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Before paying for
your examination registration,
be sure you understand
the contents of this bulletin.
Please retain and use it as a reference
when contacting PSI.

UTAH INSURANCE DEPARTMENT



LICENSING EXAMINATION CANDIDATE INFORMATION BULLETIN

Examinations by PSI Services LLC	1	Required Identification	4
The Licensure Process	1	Security Procedures	4
Fingerprint Requirements	2	Taking the Examination by Computer	4
Examination Payment and Scheduling Procedures	2	Identification Screen	5
Fees	2	Tutorial	5
On-line, via the Internet Registration	2	Examination Question Example	5
Telephone Registration	2	Examination Review	5
Fax Registration	3	Score Reporting	5
Email Registration	3	Duplicate Score Reports	5
Mail Registrations	3	Experimental Questions	15
Rescheduling/Canceling an Examination	3	Tips for Preparing for your License Examination	5
Re-taking a Failed Examination	3	Obtaining your License	6
Missed Appointment or Late Cancellation	3	Continuing Education	7
Special Examination Arrangements	3	Examination Content Outlines	7
Emergency Examination Center Closing	3	Examination Registration Form	End of Bulletin
Examination Site Location	3	Special Arrangement Request Form	End of Bulletin
Reporting to the Examination Site	4		

Please refer to our website to check for the most updated information at www.psiexams.com

EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the examination process for becoming licensed as an Insurance Producer, Consultant or Adjuster in the State of Utah.

The Utah Insurance Department has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the Department to make certain that these examinations meet the State's as well as nationally established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in Utah.

THE LICENSURE PROCESS

Chapters 23a and 26 of Title 31A, of the Utah Insurance Code empowers the Department to qualify individuals who wish to operate as insurance producers, consultants or adjusters in the state of Utah. The legislature may change these laws annually and administrative procedures may be changed at any time. **Licensees are expected to be aware of changes in the law that affect their occupational practice.**

For licensing information, please contact:

Utah Insurance Department
State Office Building Ste 3110 / Capitol Hill Complex
450 N State St
Salt Lake City UT 84114-6901
(801)538-3800
Fax (801)538-3829
<https://insurance.utah.gov/>

Producer License	Exam Series
Life	17-01
Accident/Health	17-02
Life and Accident/Health	17-03
Property/Casualty	17-04
Title Marketing Representative	17-13
Title Search	17-14
Title Escrow	17-16
Personal Lines	17-20
Surplus Lines	17-21
Property	17-22
Casualty	17-23

Consultant License	Exam Series
Life and Accident/Health	17-09
Property/Casualty	17-10
Life	17-24
Accident/Health	17-25

Adjuster	Exam Series
Property/Casualty	17-11
Accident/Health	17-12
Crop	17-26
Worker's Compensation	17-27

Utah Law and Regulations (17-19) - This examination will be required of producers, consultants or adjusters who have cleared their resident license from another state and who are applying to Utah as their resident home state. They will be required to take this examination if their letter of clearance is greater than 90 days old, but less than one year.

LICENSE TYPES THAT REQUIRE NO EXAMINATION

An examination is not required for the following license types: bail bond license; limited lines license; managing general agent license; or reinsurance intermediary license. Application can be made online at www.sircon.com/utah or at www.nipr.com. For more information about these license types, visit the Department's Web site at www.insurance.utah.gov. The Navigator license has no specific Utah examination, but there is HHS training, examination, and certification requirement prior to applying for the Navigator license in Utah.

Fingerprints are required for new license candidates applying for one of these license types. Fingerprints must be done at a UT PSI Test Center during normal business hours.

REQUIREMENTS BASED ON RESIDENCE

Following are the licensing requirements for candidates who currently live in Utah, for those who are moving to Utah and for nonresidents.

Resident licensing requirements

Producer License. To qualify for a Utah Resident Producer license, you must:

- Be at least 18 years old;
- Be a resident of Utah;
- Be of good character and competency; and
- Pass the license examination(s) required by statute.

To conduct insurance transactions as a producer, you must:

- Hold a current license for the line of insurance being transacted;
- Be appointed and/or designated by an authorized insurer or licensed insurance agency prior to acting as a producer for the insurer; and
- Be under contract with that insurer or insurance agency.

Note If you are not contracted or affiliated with any insurer or insurance agency, your license remains active but you cannot conduct insurance transactions as a producer for the insurer.

Adjuster License. To qualify for an adjuster license, you must meet the basic requirements for a license given above.

Surplus Lines License. To qualify for surplus lines, you must have been a property/casualty insurance producer for at least three of the past four years. The "comparable preparation" provision does not apply to surplus lines. **It is your responsibility to make sure you meet the minimum experience requirements prior to taking the examination.**

Consultant License. To qualify for a consultant license, you must have been acting in a capacity that would provide you with the preparation to act as an insurance consultant for an aggregate period of not less than three years during the four



years immediately preceding the date of the application. Your qualifications must relate to the line of insurance for which you plan to consult. **It is your responsibility to make sure you meet the minimum experience requirements prior to taking the examination.**

License with Variable Contracts Line of Authority. To qualify for a license with a variable contracts line of authority, you must meet the following requirements: 1) either apply for a life line of authority at the same time or already hold a life line of authority; and 2) have evidence of a current FINRA qualification and registration with the Utah Securities Division (a current CRD showing Utah approval may be used as evidence).

NEW RESIDENT LICENSING REQUIREMENTS

Except for Bail Bond producer licenses, Utah is reciprocal in its licensing of new Utah residents who were previously licensed in another state. To become a resident licensee without a requirement to pass an examination, a person moving to Utah who was licensed as an insurance producer in another state must meet the following requirements:

- Submit a completed application and appropriate fees to the Department within 90 days of canceling the other state's license that was in good standing at the time of cancellation, and within 90 days of becoming a legal resident of Utah (after 90 days a Laws and Regulations test will be required);
- Submit proof of residency to the Department within the last 90 days (for example, a Utah driver's license with an issue date, mortgage agreement or lease agreement); and
- Have evidence of good standing of the other state's license at the time it was cancelled, such as a Letter of Clearance dated within the previous 90 days or electronic verification through the Producer Database (PDB).

You may contact the Department for more information on new resident licensing requirements or visit the Department's Web site at www.insurance.utah.gov.

NONRESIDENT LICENSING REQUIREMENTS

The State of Utah is a signatory to the NAIC Statement of Uniform Treatment of Nonresident Producers. Utah accepts NAIC Uniform Applications and has accepted the NAIC Model Producer Licensing Act. Contact the Department for specific instructions. Bail Bond producer licenses **are not** issued to nonresidents. Electronic nonresident producer applications and instructions may be accessed at www.sircon.com/utah or www.nipr.com.

FINGERPRINT REQUIREMENTS

ALL resident individual license candidates must provide a set of fingerprints to the Utah Insurance Department for the purpose of conducting a state and national fingerprint-based criminal history record.

If the license type you are applying for **requires** an examination (Resident Consultant, Resident Producer, Resident Surplus Lines Producer, Resident Independent Adjuster, Resident Public Adjuster), the process is as follows:

1. After passing the examination, use the kiosk at the test center to complete your license application online via Sircon or NIPR. The license application will include an FBI/BCI fingerprint fee (\$16.50 FBI/\$20.00 BCI) that must

be paid by credit card during the online license application process.

2. Print out your Sircon or NIPR confirmation page and show it to the test center proctor as proof you have paid the FBI/BCI fees.
3. Pay the \$20.00 PSI processing fee, made payable by money order, cashier's check, company check, VISA or MasterCard.
4. Your fingerprints will then be scanned.

Fingerprint results will be returned to the Department electronically. The Department will evaluate the results and the license application prior to issuing any license.

Note If you pass the examination and leave the test center without having your fingerprints scanned, you must return to the test center to have your fingerprints taken, during the fingerprint walk-in hours posted on PSI's website. When you return, you must present the Sircon or NIPR application confirmation page to have your fingerprints taken.

Candidates do not need to be fingerprinted:

- If you have an existing, valid Utah Insurance License and are testing for another line of authority.

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

It is your responsibility to contact PSI to pay and schedule for an examination. There is no limit to the number of times you may take an examination if you fail.

Examination Fee for Single Examination	\$59
Examination Fee for Combo Examination	\$74

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

ONLINE (WWW.PSIEXAMS.COM)

For the **fastest and most convenient** examination scheduling process, register for your examinations online by accessing PSI's registration Web site at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI's Web site and create an account. The online form will ask you to enter your email address and to spell your name exactly as it appears on the identification that you will be presenting at the examination center.
- The form will ask you to choose the examination you wish to take, to enter personal and contact information, and to pay for and schedule the examination. The form allows you to enter a ZIP code to see a list of examination centers closest to you. Once you select the desired examination center, you will be able to choose an available date and time for your examination.

TELEPHONE REGISTRATION

The second fastest method of registering and scheduling is via the telephone. Call (800) 733-9267, and



- register using the Automated Registration System, available 24 hours a day, or
- through speak with a live registrar, available Monday through Friday, between 5:30 am and 8:00 pm and Saturday-Sunday between 7:00 am and 3:30 pm, Mountain Time.

To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover.)

FAX REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI at (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

EMAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Email the completed form to PSI at examschedule@psionline.com. Email registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), and send the form with the appropriate examination fee to PSI. You may pay fees by credit card (VISA, MasterCard, American Express or Discover), company check, money order or cashier's check, made payable to PSI. Print your name in the memo section of the company check, money order or cashier's check so we can ensure the payment is applied to your registration. **CASH and PERSONAL CHECKS ARE NOT ACCEPTED.**

Please allow PSI 2 weeks to process a mailed registration. After 2 weeks, you may go online or call PSI to schedule the examination.

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (800) 733-9267. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to cancel and reschedule your appointment.

Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website, automated telephone system (IVR), or call PSI and speak to a Customer Service Representative.

RETAKING A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may access a registration form at www.psiexams.com. You may also call PSI at (800) 733-9267. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to schedule or reschedule an examination.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

SPECIAL EXAMINATION ARRANGEMENTS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must complete the Special Arrangement Request Form at the end of this Candidate Information Bulletin and must fax it to PSI (702) 932-2666 or Email it to PSI at examschedule@psionline.com.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

EXAMINATION SITE LOCATIONS

The following directions are generated from the most current mapping services available. However, new road construction and highway modifications may result in some discrepancies. If you are not familiar with the specific area of the examination site, please consult a reliable map prior to your examination date.

Hurricane (St. George)

473 N. Old Highway 91, Suite 6
Hurricane, UT 84737

From I-15N, take the UT-9 exit 16 toward Hurricane/Zion Natl. Park. Merge onto UT-9/W State St toward Hurricane. Turn left onto N 6300 W/UT-212. 473 Old Hwy 91 in Hurricane



approximately 1.5 miles past the Wal-Mart Distribution Center (on the right side is Crocker Ventures Park) turn left into parking lot.

North Orem (Provo)

581 West 1600 North, Suite C

North Orem, UT 84057

From US-89, turn right onto W Center St/UT-114. Merge onto I-15 N via the ramp on the left toward Salt Lake. Take the 1600 North exit 273. Turn east onto West 1600 North. Go one mile east.

North Salt Lake City

25 North 400 West, Suite 7

North Salt Lake City, UT 84054

(The city of North Salt Lake not Salt Lake City proper. The PSI test site is in Davis County just north of the Flying J Refinery.)

From Salt Lake City and the South.

Merge on to I-15N. Take exit 312 and merge on to US89 North for about 1.8 miles. Turn left onto E Center St and go west for about .6 miles. Turn right on to 400 W.

From the North

Merge onto I-15 S Salt Lake. Take the Center St., exit 314.

Turn right onto W Center St. Turn right onto 400 W.

From I-80 East merge to I-215 North. Take the Redwood Rd/UT-68 exit 28 and turn right onto Center Street.

PSI is on the Northwest corner of 400West and Center Street.

Sunset (Ogden)

2465 N Main Street #11C

Sunset, UT 84015

From I-15 S, take the UT-97 exit-338- toward Clinton/Roy/Sunset. Turn right onto W 5600 S/UT-97. Turn left onto S 1900 W/UT-126. Continue to follow UT-126.

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by submitting the Special Arrangement Request Form at the end of this bulletin. **You must be fingerprinted at a UT PSI test site.**

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.*

All examination sites will provide ear plugs upon request.

REQUIRED IDENTIFICATION

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring two (2) forms of valid (non-expired) signature bearing identification to the test site. If the

candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

PRIMARY IDENTIFICATION (with photo) - Choose One

- State issued driver's license
 - State issued identification card
 - US Government Issued Passport
 - US Government Issued Military Identification Card
 - US Government Issued Alien Registration Card
 - Canadian Government Issued ID
- NOTE: ID must contain candidate's photo, be valid and unexpired.

SECONDARY IDENTIFICATION - Choose One

- Credit Card (must be signed)
 - Social Security Card
 - US issued Birth Certificate with Raised Seal
- *NOTE: Student ID and employment ID are **NOT** acceptable forms of identification.

SECURITY PROCEDURES

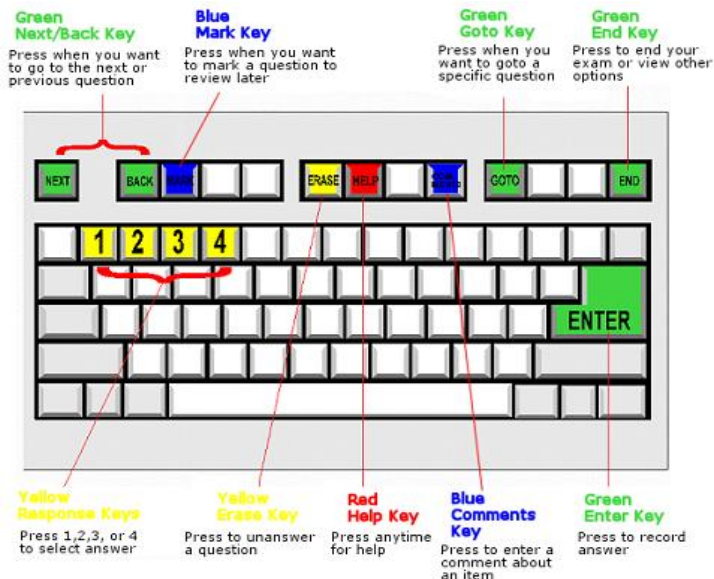
The following security procedures apply during examinations:

- Calculators are not allowed.
- You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
- No children, notes, books, briefcases, backpacks, hats, cellular telephones, or pagers are allowed in the examination area (and examination centers have no space to store your items). Small purses (size of a wallet) will be permitted. Larger purses cannot be taken to the candidate's seat.
- No smoking, eating, or drinking is allowed in the examination center.
- Once you have been seated and the examination begins, you may leave the examination center only to use the restroom, and only after obtaining permission from the proctor. You will not receive extra time to complete the examination.
- Any candidate seen giving or receiving assistance, found with unauthorized materials, or who violates any security regulation will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the Department and you may be denied licensure.
- Copying or communicating examination content is a violation of Idaho law and PSI security regulations and may result in the cancellation of your examination, nullification of examination results, forfeiture of examination fees, or legal action.

TAKING THE EXAMINATION BY COMPUTER

Taking the PSI examination by computer is simple. You do not need any computer experience or typing skills. You will use fewer keys than you use on a touch-tone telephone. All response keys are colored and have prominent characters. An illustration of the special keyboard is shown here. You may also use the mouse.





IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

Before you start your examination, an introductory tutorial to the computer and keyboard is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice using the keys, answering questions, and reviewing your answers.

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

EXAMINATION QUESTION EXAMPLE

You will begin with an Examination Tutorial to practice answering questions and review the computer examination process. The "Function Bar" at the top of the screen provides mouse-click access to the features available on the current examination. These also are available by using the labeled keys on the keyboard.

Question: 3 of 40 Answered: 2 Unanswered: 1 Marked: 0 View: All Time Left(Min): 359

3. What do the stars on the United States of America's flag represent?

(Choose from the following options)

- ☐ 1. Presidents
- ☐ 2. Colonies
- ☐ 3. States
- ☐ 4. Wars

<< Back Next >>

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXAMINATION REVIEW

PSI, in cooperation with the Department, will be continually evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered on the computer keyboard during the examination. Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates' results and adjust them accordingly. **This is the only review of the examination available to you.**

SCORE REPORTING

Your score will be given to you immediately following completion of the examination. In order to pass the examination, you must achieve a minimum score of 70%. The following summary describes the score reporting process:

- If you **pass**, you will receive a successful score report.
- If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type on the score report.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing scorereport@psionline.com or by calling 800-733-9267.

EXPERIMENTAL ITEMS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored and the time taken to answer them will not count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.

- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

OBTAINING YOUR LICENSE

After you pass your examination, complete and submit your application electronically via Sircon or NIPR by using the kiosk located in the test center and paying all fees with a credit card. Sircon or NIPR will electronically forward your application and all fees to the Department. You can also later apply electronically at www.sircon.com or www.nipr.com. Electronic application is the Department's required filing method.

Warning It is your responsibility to ensure that the application and any supporting documents have been properly completed and that the information is accurate. If you have ever been the subject of a civil or criminal proceeding, whether it be misdemeanor or felony, including disciplinary proceedings by an insurance department, you must disclose this information on the license application, and electronically submit supporting documents to the department. Applications that are found to contain inaccurate or untruthful information may be denied.

Initial resident insurance license applicants must provide fingerprints to permit the Department to obtain a criminal history record report.

IMPORTANT: YOUR APPLICATION AND FEE MUST BE SUBMITTED WITHIN 90 DAYS OF PASSING YOUR EXAM. AFTER 90 DAYS, THE EXAM MUST BE RETAKEN IN ORDER FOR A LICENSE TO BE ISSUED.

Licensing Fee	Services
\$36.50	Fingerprint submission fee (\$16.50 FBI/\$20.00 BCI).
\$20.00	PSI fingerprint processing fee (payment must be made at the test center on the day the prints are taken).
\$75.00	Individual License Fee (includes Producer, Title, Adjuster, Consultant, Managing General Agent (MGA), Third Party Administrator (TPA), Reinsurance Intermediary).
\$50.00	Limited Lines License Fee (includes Credit, Bail Bond Agent, Legal, Car Rental, Motor Club, Crop, Self-Service Storage, Customer Service Representative (CSR), Travel).
\$85.00	Agency License Fee (includes Producer, Title, Consultant, TPA, Reinsurance Intermediary, Adjusters, and Limited Lines Agency).
\$40.00	Individual Navigator License Fee.

\$50.00	Navigator Agency License Fee.
\$25.00	To amend a license to add a line of authority.
\$8.75	Sircon electronic application service fee.
\$5.00	NIPR electronic application service fee.

Title Insurance Recovery, Education, and Research Act:

- Individual Title Producers are charged a \$15.00 fee at time of initial and renewal application.
- Title Agencies are charged a \$1,000.00 fee at the time of initial application. Yearly assessment is calculated based on prior year premium.

For additional or more complete information please visit www.insurance.utah.gov.

AMENDING A LICENSE TO ADD A LINE OF AUTHORITY

For additional lines of insurance, you must take and pass the applicable examination and submit a completed license application form indicating an amended license. For example, to add the Life and Accident and Health line of authority to your Property and Casualty license, you would need to take the required exam for Life, Accident and Health and pay a transaction fee to add it to the license.

PRINTING YOUR LICENSE

The Department no longer prints and mails hard copies of new, renewal or duplicate licenses. You may print a hard copy yourself by going to www.sircon.com/utah and clicking on the link titled "Print a license." You may print your license as soon as it has been issued.

To see if a new or renewal license has been approved and issued, go to:

- www.sircon.com/utah and click on "Check license application status" or "Check license renewal status;" or
- the Department's Web site at www.insurance.utah.gov and click on the "Search for Company & Agent" link.

You may print as many copies of a new or renewal license as you would like at no cost if your license application is processed through Sircon. If you apply for your license through NIPR, then Sircon will charge a small fee to print your license.

OBTAINING AN APPOINTMENT

After obtaining your license, you need an appointment with an insurer or a designation with an agency to conduct insurance transactions for an insurer. Contact your employing insurance company or agency organization in order to be properly appointed as its producer or designee.

ADDRESS, PHONE, OR EMAIL CHANGES

Section 31A-23a-412 of the Utah Insurance Code requires all licensees to notify the Commissioner in writing of any change of address, phone number, or business email address within 30 days. You must process your own changes electronically online at www.sircon.com/utah or at www.nipr.com.



LICENSE RENEWALS

A renewal reminder letter is sent to every licensee's business email address on file with the department about two months prior to the license expiration date. Renewals are required to be completed electronically at www.sircon.com/utah or www.nipr.com. More detailed information about renewing a license is available on the Department's Web site at www.insurance.utah.gov.

CONTINUING EDUCATION

Continuing education (CE) is required for all Utah resident producers and adjusters. Currently, **24 hours** of CE are required (12 hours for title insurance), of which:

- At least half of the required hours must be in the classroom or classroom equivalent hours.
- A minimum of three of the required hours must be in ethics training (the remaining hours can be in any line of insurance).
- All of the required hours must be approved by the Department.

A list of approved CE classroom providers and a course calendar are available on the Department's Web site at www.insurance.utah.gov. Proof of completion of CE hours must be kept on file with the producer. The Department conducts random audits of CE hours, and certificates of completion must be submitted to the Department within 21 days from the date of an audit letter.

Nonresidents. A nonresident producer or adjuster who has complied with CE requirements in his or her home state is considered to have satisfied the CE requirements.

Exemptions. Only producers with limited lines licenses and those who have previously filed an exemption with the State of Utah are exempt from CE requirements.

EXAMINATION CONTENT OUTLINES AND STUDY MATERIALS

STUDY MATERIALS

The Utah Insurance Department does not require you to complete a training course before you take a Utah insurance examination. Use materials or complete education of your own choosing that you believe will best prepare you for the examination. Various publishers have prepared a variety of study guides and manuals to help candidates prepare for license examinations. Neither the Department nor PSI publishes, reviews, or approves study materials. However, a list of sources that you may choose to use as a starting point in your search for study materials can be found on the Department's website at <https://insurance.utah.gov/agent/producers/exam/materials.php>.

Utah statutes. The exams contain sections on Utah statutes. In addition to other study materials, you may wish to consult a standard statute reference, such as those available at most public or law libraries in Utah. The Utah Insurance Code is available on the Department's Web site at www.insurance.utah.gov.

EXAMINATION CONTENT OUTLINES

Following are the individual examination content outlines indicating the examination time limit, minimum score required to pass, subject area and the number of items in each area. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline. In order to pass the examination, you must achieve a minimum score of 70%.

UTAH PRODUCER'S EXAMINATION FOR LIFE INSURANCE EXAMINATION SERIES 17-01

80 questions - 120 Minutes

State Licensing and Regulation (25%)

Licensing

Qualifications (31A-23a-107, 108)

Purpose (31A-23a-101)

Process (31A-23a-103-105, 107, 302)

Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)

Producers

Consultants

Adjusters

Nonresidents (31A-23a-109)

Maintenance and duration

Renewal (31A-23a-105)

Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)

Reinstatement (31A-23a-111(2), 113)

Assumed name (31A-23a-110(2))

Change of address or telephone number (31A-23a-412(1)(c))

Reporting of actions (31A-23a-105(2)(b))

Disciplinary actions

License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)

Probation (31A-23a-112)

Monetary forfeiture (fines) (31A-2-308)

State regulation

Commissioner's general duties and powers (31A-2-201)

Company regulation

Solvency (31A-4-105, 105.5)

Rates (31A-19a-201-203)

Policy forms (31A-21-201-203)

Producer appointment (31A-23a-115; Reg R590-244-1-14)

Termination of appointment (Reg R590-244-1-14)

Unfair claim settlement practices (31A-26-303; Reg R590-190-192)



Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (3%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Do Not Call List
General Insurance Concepts (6%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity

Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Life Insurance Basics (11%)
Insurable Interest
Personal Uses of Life Insurance
Survivor Protection
Estate Creation
Liquidity
Estate Conservation
Determining Amount of Personal Life Insurance
Human Life Value Approach
Needs Approach
Business Uses of Life Insurance
Buy-Sell Funding
Key Person
Executive Bonuses
Factors in Premium Determination
Mortality
Interest
Expense
Premium Frequency
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Company Underwriting
Sources of Information
Classifications of Risk (Preferred, Standard, Substandard, Declined)
Types of Life Insurance Policies (18%)
Term Life Insurance
Level
Decreasing
Increasing Term
Whole (Permanent, Ordinary) Life Insurance
Single Premium
Continuous Premium
Limited Payment
Adjustable Life
Universal Life
Variable Life

Variable Universal
Index Whole Life
Specialized Policies
Joint Life
Survivorship Life
Juvenile
Return of Premium Term Insurance
Group Life Insurance
Eligible Groups
Characteristics of Group Life Insurance
Credit Life
Individual
Group
Life Insurance Policy Provisions, Options, and Riders (19%)
Standard Life Insurance Provisions
Ownership
Assignment
Right to Examine (Free Look)
Payment of Premiums
Grace Period
Misstatement of Age/Sex
Incontestability
Reinstatement
Entire Contract
Beneficiary Designation Options
Individuals
Classes
Estates
Minors
Trusts
Types of Beneficiaries
Revocable versus Irrevocable
Primary and Contingent
Beneficiary-Related Clauses
Common Disaster
Spendthrift
Settlement Options
Cash Payment (Lump Sum)
Interest Only
Life Income
Fixed-Period
Fixed-Amount Installments
Nonforfeiture Options
Cash Surrender Value
Extended Term

Reduced Paid-Up Insurance
Policy Loan and Withdrawal Options
Loans
Automatic Premium Loans
Withdrawals Partial Surrenders
Dividend Options
Paid-Up Additions
Cash Payment (Lump Sum)
One Year Term
Reduction of Premium
Accumulation at Interest
Disability Riders
Waiver of Premium
Disability Income Benefit
Payor Benefit Life
Riders Covering Additional Insureds
Spouse
Children
Family
Riders Affecting Death Benefit Amount
Accidental Death
Guaranteed Insurability
Cost of Living
Return of Premium
Accelerated (Living) Benefit Provision Rider
Long-Term Care Rider
Policy Exclusions
Annuities (12%)
Annuity Principles and Concepts
Accumulation Period versus Annuity Period
Owner, Annuitant, and Beneficiary
Immediate versus Deferred Annuities
Annuity (Benefit) Payment Options
Life Contingency Options
Annuities Certain
Pure Life versus Life with Guaranteed Minimum
Single Life versus Multiple Life
Annuity Products
Fixed Annuities
Equity Indexed Annuities
Variable Annuities
Uses of Annuities
Lump-Sum Settlements
Retirement Income
Education

Long-Term Care Rider
Federal Tax Considerations for Life and Health Insurance (6%)
Requirements of Life Insurance Qualified Plans
Federal Tax Considerations for Qualified Plans
Withdrawals
Rollovers versus Transfers
Qualified Plan Types, Characteristics, and Purchasers
Individual Retirement Accounts (IRAs; Traditional versus Roth)
401k
403b
SEP
SIMPLE
Taxation of Personal Life Insurance
Premiums
Dividends
Settlements
Modified Endowment Contracts (MECs)

**UTAH PRODUCER'S EXAMINATION FOR ACCIDENT AND HEALTH
INSURANCE
EXAMINATION SERIES 17-02**

80 questions - 120 Minutes

State Licensing and Regulation (20%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation

Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (3%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Do Not Call List
Affordable Care Act
General Insurance Concepts (6%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer

Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Accident and Health Insurance Basics (7%)
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Definitions of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Prescriptions
Limited Health Insurance Policies
Accidental Death and Dismemberment
Hospital Indemnity
Critical Illness/Dread Disease
Vision Care
Hearing
Dental
Credit Disability
Classification of Risks
Preferred
Standard
Substandard
Individual Accident and Health Insurance Policy Provisions (14%)
Uniform Required Provisions
Time Limit on Certain Defenses
Grace Period

Reinstatement
Claim Forms
Proof of Loss
Time of Payment of Claims
Physical Examinations and Autopsy
Legal Actions
Entire Contract
Payment of Claims
Change of Beneficiary
Notice of Claim
Uniform Optional Provisions
Change of Occupation
Misstatement of Age/Sex
Illegal Occupation
Intoxicants, Narcotics, or Other Controlled Substances
Other General Provisions
Right to Examine/Free Look
Insuring Clause
Consideration Clause
Renewability Clause
Coinsurance
Probationary Period
Elimination Period
Exclusions
Disability Income and Related Insurance (11%)
Benefits Determination for Disability
Pure Loss of Income
Indemnity
Qualifications of Disability
Total (Own Occupation, Any Occupation)
Partial
Permanent
Presumptive
Recurrent
Residual
Inability to Perform Duties
Occupational versus Non-Occupational
Individual Disability Income Insurance
Basic Total Disability Plan
Cost of Living Rider
Future Increase Option Rider
Change of Occupation
Other Cash Benefits
Refund Provisions
Exclusions

Waiver of Premium
Probationary Period
Elimination Period
Benefit Limits
Unique Aspects of Individual Disability Underwriting
Occupational Considerations
Benefit Limits
Policy Issuance Alternatives
Group Disability Income Insurance
Short-Term Disability
Long-Term Disability
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)
At-Work Benefits
Business Disability Insurance
Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense
Social Security Disability
Qualification for Disability Benefits
Definition of Disability
Waiting Period
Medical Plans (10%)
Medical Plan Concepts
Fee-for-Service
Prepaid
Specified Coverage
Comprehensive Coverage
Dependent Coverage
Provisions and Clauses
Deductibles
Stop-Loss Provision
Impairment Rider
Types of Medical Plans
Basic Plans
Major Medical Insurance
Health Maintenance Organizations (HMOs)
Preferred Provider Organizations (PPOs)
Point-of-Service (POS) Plans
Cost Containment in Health Care Delivery
Managed Care
Preventive Care
Outpatient Benefits
Utilization Management
Preauthorization
Gatekeeper

Health Insurance Portability and Accountability Act (HIPAA)
Eligibility Requirements
Terms
Privacy
Portability
Group Health Insurance (7%)
Characteristics of Group Health Insurance
Group Contract
Certificate of Coverage
Eligible Groups
Contributory versus Non-Contributory
Employer Group Health Insurance
Underwriting Criteria
Eligibility for Insurance
Conversion of Coverage
Open Enrollment
Probation Period
Coordination of Benefits
COBRA
Eligibility
Duration of Coverage
Premium
Health Insurance for Senior Citizens and Special Needs Individuals (13%)
Medicare
Administration
Eligibility
Part A
Part B
Part C
Part D
Medicare Select
Medicare Supplement Insurance
Open Enrollment
Types of Plans
Standardized Plan Benefits
Other options for individuals with Medicare
Employer Group Health Plans
Medicaid
Long-Term Care Policies
Eligibility for Benefits
Benefit Periods and Amounts
Exclusions
Guaranteed Insurability Rider
Cost of Living Rider
Levels of Long-Term Care

Skilled
Intermediate
Custodial
Types of Long-Term Care
Home Health
Adult Daycare
Respite Care
Federal Tax Considerations for Life and Health Insurance (4%)
Health Insurance Premiums and Benefits
Individual
Group
Disability Income
Business Disability Insurance
Medical Expense
Long-Term Care
Consumer-Driven Health Plans
Health Savings Accounts (HSAs)
Health Reimbursement Accounts (HRAs)
Flexible Spending Accounts (FSAs)

**UTAH PRODUCER'S EXAMINATION FOR LIFE, ACCIDENT AND HEALTH
INSURANCE
EXAMINATION SERIES 17-03**

100 questions - 150 Minutes

State Licensing and Regulation (20%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)

Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (2%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Do Not Call List
Affordable Care Act
General Insurance Concepts (4%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract

Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Life, Accident, and Health Insurance Basics (11%)
Insurable Interest
Personal Uses of Life Insurance
Survivor Protection
Estate Creation
Liquidity
Estate Conservation
Determining Amount of Personal Life Insurance
Human Life Value Approach
Needs Approach
Business Uses of Life Insurance
Buy-Sell Funding
Key Person
Executive Bonuses
Factors in Premium Determination
Mortality
Interest
Expense
Premium Frequency
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Company Underwriting
Sources of Information

Classifications of Risk (Preferred, Standard, Substandard, Declined)
Definitions of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Prescriptions
Limited Health Insurance Policies
Accidental Death and Dismemberment
Hospital Indemnity
Critical Illness/Dread Disease
Vision Care
Hearing
Dental
Credit Disability
Classification of Risks
Preferred
Standard
Substandard
Types of Life Insurance Policies (10%)
Term Life Insurance
Level
Decreasing
Increasing Term
Whole (Permanent, Ordinary) Life Insurance
Single Premium
Continuous Premium
Limited Payment
Adjustable Life
Universal Life
Variable Life
Variable Universal
Index Whole Life
Specialized Policies
Joint Life
Survivorship Life
Juvenile
Return of Premium Term Insurance
Group Life Insurance
Eligible Groups
Characteristics of Group Life Insurance
Credit Life
Individual

Group
Life Insurance Policy Provisions, Options, and Riders (10%)
Standard Life Insurance Provisions
Ownership
Assignment
Right to Examine (Free Look)
Payment of Premiums
Grace Period
Misstatement of Age/Sex
Incontestability
Reinstatement
Entire Contract
Beneficiary Designation Options
Individuals
Classes
Estates
Minors
Trusts
Types of Beneficiaries
Revocable versus Irrevocable
Primary and Contingent
Beneficiary-Related Clauses
Common Disaster
Spendthrift
Settlement Options
Cash Payment (Lump Sum)
Interest Only
Life Income
Fixed-Period
Fixed-Amount Installments
Nonforfeiture Options
Cash Surrender Value
Extended Term
Reduced Paid-Up Insurance
Policy Loan and Withdrawal Options
Loans
Automatic Premium Loans
Withdrawals Partial Surrenders
Dividend Options
Paid-Up Additions
Cash Payment (Lump Sum)
One Year Term
Reduction of Premium
Accumulation at Interest
Disability Riders

Waiver of Premium
Disability Income Benefit
Payor Benefit Life
Riders Covering Additional Insureds
Spouse
Children
Family
Riders Affecting Death Benefit Amount
Accidental Death
Guaranteed Insurability
Cost of Living
Return of Premium
Accelerated (Living) Benefit Provision Rider
Long-Term Care Rider
Policy Exclusions
Annuities (6%)
Annuity Principles and Concepts
Accumulation Period versus Annuity Period
Owner, Annuitant, and Beneficiary
Immediate versus Deferred Annuities
Annuity (Benefit) Payment Options
Life Contingency Options
Annuities Certain
Pure Life versus Life with Guaranteed Minimum
Single Life versus Multiple Life
Annuity Products
Fixed Annuities
Equity Indexed Annuities
Variable Annuities
Uses of Annuities
Lump-Sum Settlements
Retirement Income
Education
Long-Term Care Rider
Individual Accident and Health Insurance Policy Provisions (9%)
Uniform Required Provisions
Time Limit on Certain Defenses
Grace Period
Reinstatement
Claim Forms
Proof of Loss
Time of Payment of Claims
Physical Examinations and Autopsy
Legal Actions
Entire Contract

Payment of Claims
Change of Beneficiary
Notice of Claim
Uniform Optional Provisions
Change of Occupation
Misstatement of Age/Sex
Illegal Occupation
Intoxicants, Narcotics, or Other Controlled Substances
Other General Provisions
Right to Examine/Free Look
Insuring Clause
Consideration Clause
Renewability Clause
Coinsurance
Probationary Period
Elimination Period
Exclusions
Disability Income and Related Insurance (6%)
Benefits Determination for Disability
Pure Loss of Income
Indemnity
Qualifications of Disability
Total (Own Occupation, Any Occupation)
Partial
Permanent
Presumptive
Recurrent
Residual
Inability to Perform Duties
Occupational versus Non-Occupational
Individual Disability Income Insurance
Basic Total Disability Plan
Cost of Living Rider
Future Increase Option Rider
Change of Occupation
Other Cash Benefits
Refund Provisions
Exclusions
Waiver of Premium
Probationary Period
Elimination Period
Benefit Limits
Unique Aspects of Individual Disability Underwriting
Occupational Considerations
Benefit Limits

Policy Issuance Alternatives
Group Disability Income Insurance
Short-Term Disability
Long-Term Disability
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)
At-Work Benefits
Business Disability Insurance
Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense
Social Security Disability
Qualification for Disability Benefits
Definition of Disability
Waiting Period
Medical Plans (6%)
Medical Plan Concepts
Fee-for-Service
Prepaid
Specified Coverage
Comprehensive Coverage
Dependent Coverage
Provisions and Clauses
Deductibles
Stop-Loss Provision
Impairment Rider
Types of Medical Plans
Basic Plans
Major Medical Insurance
Health Maintenance Organizations (HMOs)
Preferred Provider Organizations (PPOs)
Point-of-Service (POS) Plans
Cost Containment in Health Care Delivery
Managed Care
Preventive Care
Outpatient Benefits
Utilization Management
Preauthorization
Gatekeeper
Health Insurance Portability and Accountability Act (HIPAA)
Eligibility Requirements
Terms
Privacy
Portability
Group Health Insurance (4%)

Characteristics of Group Health Insurance
Group Contract
Certificate of Coverage
Eligible Groups
Contributory versus Non-Contributory
Employer Group Health Insurance
Underwriting Criteria
Eligibility for Insurance
Conversion of Coverage
Open Enrollment
Probation Period
Coordination of Benefits
COBRA
Eligibility
Duration of Coverage
Premium
Health Insurance for Senior Citizens and Special Needs Individuals (6%)
Medicare
Administration
Eligibility
Part A
Part B
Part C
Part D
Medicare Select
Medicare Supplement Insurance
Open Enrollment
Types of Plans
Standardized Plan Benefits
Other options for individuals with Medicare
Employer Group Health Plans
Medicaid
Long-Term Care Policies
Eligibility for Benefits
Benefit Periods and Amounts
Exclusions
Guaranteed Insurability Rider
Cost of Living Rider
Levels of Long-Term Care
Skilled
Intermediate
Custodial
Types of Long-Term Care
Home Health

Adult Daycare
Respite Care
Federal Tax Considerations for Life and Health Insurance (6%)
Requirements of Life Insurance Qualified Plans
Federal Tax Considerations for Qualified Plans
Withdrawals
Rollovers versus Transfers
Qualified Plan Types, Characteristics, and Purchasers
Individual Retirement Accounts (IRAs; Traditional versus Roth)
401k
403b
SEP
SIMPLE
Taxation of Personal Life Insurance
Premiums
Dividends
Settlements
Modified Endowment Contracts (MECs)
Health Insurance Premiums and Benefits
Individual
Group
Disability Income
Business Disability Insurance
Medical Expense
Long-Term Care
Consumer-Driven Health Plans
Health Savings Accounts (HSAs)
Health Reimbursement Accounts (HRAs)
Flexible Spending Accounts (FSAs)

**UTAH PRODUCER'S EXAMINATION FOR PROPERTY AND CASUALTY
INSURANCE
EXAMINATION SERIES 17-04**

100 questions - 150 Minutes

State Licensing and Regulation (20%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)

Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (2%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Flood Insurance Program
Terrorism Risk Insurance Act
Motor Carrier Act (MCS-90 and others)

General Insurance Concepts (10%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Property and Casualty Insurance Basics (17%)
Insurable Interest
Damages
Compensatory versus Punitive
General versus Special
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Basis
Types of Hazards
Types of Perils

Named
Special
Types of Loss
Direct
Indirect
Loss valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split
Combined Single Limit
Coinurance
Purpose
Definition
Calculation
Penalties

Total versus Partial Loss
Specific, Scheduled, and Blanket Insurance
Vacant versus Unoccupied
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Dwelling Policy Concepts (4%)
Dwelling Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad
DP-3 Special
Property Coverages
Dwelling
Other Structures
Personal Property
Fair Rental Value
Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Conditions
Dwelling Policy Endorsements
Automatic Increase in Insurance
Dwelling Under Construction
Theft Coverage
Personal Liability Supplement
Homeowners Policy Concepts (8%)
Homeowners Policy
Characteristics
Eligibility
Purpose

Policy Definitions
Perils Insured Against
Basic
Broad
Special
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverages (HO-8)
Property Coverages
Dwelling
Other Structures
Personal Property
Loss of Use
Additional Coverages
Liability Coverages
Personal Liability
Medical Payments to Others
Homeowners Policy Exclusions
Homeowners Policy Conditions
Homeowners Policy Endorsements
Business Pursuits
Earthquake
Home Day Care
Personal Injury
Personal Property Replacement Cost
Watercraft
Identity Theft
Scheduled Personal Property/Personal Articles Floater
Personal Automobile Policy (4%)
Personal Automobile Policy
Definitions
General Provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage

Physical Damage
Commercial Automobile Policy (4%)
Commercial Automobile Policy
Definitions
Provisions and Conditions
Duties After an Accident
Endorsements
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Physical Damage
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
Commercial Property Policies (8%)
Commercial Package Policy
Purpose
Definition
Coverage parts
Commercial Policy Components
Declarations
Conditions
Insuring Agreements
Exclusions
Interline Endorsements
Commercial Property Forms
Coverage Forms for Building and Business Personal Property
Builders Risk
Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Commercial Property Endorsements
Ordinance or Law
Peak Season Limit of Insurance
Spoilage
Value Reporting Form
Earthquake
Commercial Inland Marine
Definitions
Conditions and Exclusions
Coverages (e.g. Transportation, Contractor's Floater, Equipment)
Equipment Breakdown Coverages
Farm Property

Definitions
Conditions and Exclusions
Coverages
Commercial General Liability (9%)
Commercial Policy Components
Declarations
Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage
Personal and Advertising Injury
Medical Payments
Fire Damage
Supplementary Payments
Elements of Commercial General Liability
Conditions
Definitions
Exclusions
Occurrence versus Claims-Made
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Claim Information
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Commercial Crime (2%)
Definitions
Insuring Agreements
Coverage Form Classifications (types of coverage forms only)
Workers' Compensation Insurance (7%)
Definitions
Coverages
Workers' Compensation Insurance
Employers Liability Insurance
Other States Insurance
Benefits
Death
Medical
Survivor
Rehabilitation
Lost Wages

Levels of Disability
Permanent Partial
Permanent Total
Temporary Partial
Temporary Total
Impairment Rating
Accident versus Occupational Disease and Illness
Federal Laws
Federal Employers Liability Act (FELA)
Jones Act
Longshore and Harbor Workers' Compensation Act
Migrant Farm Workers
Rating and Job Classification
Experience Rating
Premium Basis
Claim Reporting Procedures
Other Types of Property and Casualty Insurance (5%)
Specialty Liability Insurance
Directors and Officers
Professional/Errors and Omissions
Employment Practices
Employee Benefits
Internet Liability and Network Protection
Surety Bonds
Types
Parties to a Bond
Personal, Commercial Umbrella, and Excess Policies
Underlying Limits
Self-Insured Retention
Defense Costs
Follow Form
Purpose and General Characteristics of Businessowners Policy (BOP)
Farmowners/Ranchowners Policy
Mobile Home Policy
Purpose of Difference in Conditions
Flood and Earthquake Insurance Coverages

**UTAH CONSULTANT'S EXAMINATION FOR LIFE, ACCIDENT AND
HEALTH INSURANCE
EXAMINATION SERIES 17-09**

100 questions - 150 Minutes

State Licensing and Regulation (20%)

Licensing

Qualifications (31A-23a-107, 108)



Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (2%)

Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Do Not Call List
Affordable Care Act
General Insurance Concepts (4%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Life, Accident, and Health Insurance Basics (11%)
Insurable Interest
Personal Uses of Life Insurance
Survivor Protection
Estate Creation
Liquidity
Estate Conservation
Determining Amount of Personal Life Insurance
Human Life Value Approach
Needs Approach
Business Uses of Life Insurance
Buy-Sell Funding

Key Person
Executive Bonuses
Factors in Premium Determination
Mortality
Interest
Expense
Premium Frequency
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Company Underwriting
Sources of Information
Classifications of Risk (Preferred, Standard, Substandard, Declined)
Definitions of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Prescriptions
Limited Health Insurance Policies
Accidental Death and Dismemberment
Hospital Indemnity
Critical Illness/Dread Disease
Vision Care
Hearing
Dental
Credit Disability
Classification of Risks
Preferred
Standard
Substandard
Types of Life Insurance Policies (10%)
Term Life Insurance
Level
Decreasing
Increasing Term
Whole (Permanent, Ordinary) Life Insurance
Single Premium

Continuous Premium
Limited Payment
Adjustable Life
Universal Life
Variable Life
Variable Universal
Index Whole Life
Specialized Policies
Joint Life
Survivorship Life
Juvenile
Return of Premium Term Insurance
Group Life Insurance
Eligible Groups
Characteristics of Group Life Insurance
Credit Life
Individual
Group
Life Insurance Policy Provisions, Options, and Riders (10%)
Standard Life Insurance Provisions
Ownership
Assignment
Right to Examine (Free Look)
Payment of Premiums
Grace Period
Misstatement of Age/Sex
Incontestability
Reinstatement
Entire Contract
Beneficiary Designation Options
Individuals
Classes
Estates
Minors
Trusts
Types of Beneficiaries
Revocable versus Irrevocable
Primary and Contingent
Beneficiary-Related Clauses
Common Disaster
Spendthrift
Settlement Options
Cash Payment (Lump Sum)
Interest Only
Life Income

Fixed-Period
Fixed-Amount Installments
Nonforfeiture Options
Cash Surrender Value
Extended Term
Reduced Paid-Up Insurance
Policy Loan and Withdrawal Options
Loans
Automatic Premium Loans
Withdrawals Partial Surrenders
Dividend Options
Paid-Up Additions
Cash Payment (Lump Sum)
One Year Term
Reduction of Premium
Accumulation at Interest
Disability Riders
Waiver of Premium
Disability Income Benefit
Payor Benefit Life
Riders Covering Additional Insureds
Spouse
Children
Family
Riders Affecting Death Benefit Amount
Accidental Death
Guaranteed Insurability
Cost of Living
Return of Premium
Accelerated (Living) Benefit Provision Rider
Long-Term Care Rider
Policy Exclusions
Annuities (6%)
Annuity Principles and Concepts
Accumulation Period versus Annuity Period
Owner, Annuitant, and Beneficiary
Immediate versus Deferred Annuities
Annuity (Benefit) Payment Options
Life Contingency Options
Annuities Certain
Pure Life versus Life with Guaranteed Minimum
Single Life versus Multiple Life
Annuity Products
Fixed Annuities
Equity Indexed Annuities

Variable Annuities
Uses of Annuities
Lump-Sum Settlements
Retirement Income
Education
Long-Term Care Rider
Individual Accident and Health Insurance Policy Provisions (9%)
Uniform Required Provisions
Time Limit on Certain Defenses
Grace Period
Reinstatement
Claim Forms
Proof of Loss
Time of Payment of Claims
Physical Examinations and Autopsy
Legal Actions
Entire Contract
Payment of Claims
Change of Beneficiary
Notice of Claim
Uniform Optional Provisions
Change of Occupation
Misstatement of Age/Sex
Illegal Occupation
Intoxicants, Narcotics, or Other Controlled Substances
Other General Provisions
Right to Examine/Free Look
Insuring Clause
Consideration Clause
Renewability Clause
Coinsurance
Probationary Period
Elimination Period
Exclusions
Disability Income and Related Insurance (6%)
Benefits Determination for Disability
Pure Loss of Income
Indemnity
Qualifications of Disability
Total (Own Occupation, Any Occupation)
Partial
Permanent
Presumptive
Recurrent
Residual

Inability to Perform Duties
Occupational versus Non-Occupational
Individual Disability Income Insurance
Basic Total Disability Plan
Cost of Living Rider
Future Increase Option Rider
Change of Occupation
Other Cash Benefits
Refund Provisions
Exclusions
Waiver of Premium
Probationary Period
Elimination Period
Benefit Limits
Unique Aspects of Individual Disability Underwriting
Occupational Considerations
Benefit Limits
Policy Issuance Alternatives
Group Disability Income Insurance
Short-Term Disability
Long-Term Disability
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)
At-Work Benefits
Business Disability Insurance
Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense
Social Security Disability
Qualification for Disability Benefits
Definition of Disability
Waiting Period
Medical Plans (6%)
Medical Plan Concepts
Fee-for-Service
Prepaid
Specified Coverage
Comprehensive Coverage
Dependent Coverage
Provisions and Clauses
Deductibles
Stop-Loss Provision
Impairment Rider
Types of Medical Plans
Basic Plans

Major Medical Insurance
Health Maintenance Organizations (HMOs)
Preferred Provider Organizations (PPOs)
Point-of-Service (POS) Plans
Cost Containment in Health Care Delivery
Managed Care
Preventive Care
Outpatient Benefits
Utilization Management
Preauthorization
Gatekeeper
Health Insurance Portability and Accountability Act (HIPAA)
Eligibility Requirements
Terms
Privacy
Portability
Group Health Insurance (4%)
Characteristics of Group Health Insurance
Group Contract
Certificate of Coverage
Eligible Groups
Contributory versus Non-Contributory
Employer Group Health Insurance
Underwriting Criteria
Eligibility for Insurance
Conversion of Coverage
Open Enrollment
Probation Period
Coordination of Benefits
COBRA
Eligibility
Duration of Coverage
Premium
Health Insurance for Senior Citizens and Special Needs Individuals (6%)
Medicare
Administration
Eligibility
Part A
Part B
Part C
Part D
Medicare Select
Medicare Supplement Insurance
Open Enrollment

Types of Plans
Standardized Plan Benefits
Other options for individuals with Medicare
Employer Group Health Plans
Medicaid
Long-Term Care Policies
Eligibility for Benefits
Benefit Periods and Amounts
Exclusions
Guaranteed Insurability Rider
Cost of Living Rider
Levels of Long-Term Care
Skilled
Intermediate
Custodial
Types of Long-Term Care
Home Health
Adult Daycare
Respite Care
Federal Tax Considerations for Life and Health Insurance (6%)
Requirements of Life Insurance Qualified Plans
Federal Tax Considerations for Qualified Plans
Withdrawals
Rollovers versus Transfers
Qualified Plan Types, Characteristics, and Purchasers
Individual Retirement Accounts (IRAs; Traditional versus Roth)
401k
403b
SEP
SIMPLE
Taxation of Personal Life Insurance
Premiums
Dividends
Settlements
Modified Endowment Contracts (MECs)
Health Insurance Premiums and Benefits
Individual
Group
Disability Income
Business Disability Insurance
Medical Expense
Long-Term Care
Consumer-Driven Health Plans
Health Savings Accounts (HSAs)
Health Reimbursement Accounts (HRAs)

Flexible Spending Accounts (FSAs)

**UTAH CONSULTANT'S EXAMINATION FOR PROPERTY AND CASUALTY
INSURANCE
EXAMINATION SERIES 17-10**

100 questions - 150 Minutes

State Licensing and Regulation (20%)

Licensing

Qualifications (31A-23a-107, 108)

Purpose (31A-23a-101)

Process (31A-23a-103-105, 107, 302)

Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)

Producers

Consultants

Adjusters

Nonresidents (31A-23a-109)

Maintenance and duration

Renewal (31A-23a-105)

Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)

Reinstatement (31A-23a-111(2), 113)

Assumed name (31A-23a-110(2))

Change of address or telephone number (31A-23a-412(1)(c))

Reporting of actions (31A-23a-105(2)(b))

Disciplinary actions

License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)

Probation (31A-23a-112)

Monetary forfeiture (fines) (31A-2-308)

State regulation

Commissioner's general duties and powers (31A-2-201)

Company regulation

Solvency (31A-4-105, 105.5)

Rates (31A-19a-201-203)

Policy forms (31A-21-201-203)

Producer appointment (31A-23a-115; Reg R590-244-1-14)

Termination of appointment (Reg R590-244-1-14)

Unfair claim settlement practices (31A-26-303; Reg R590-190-192)

Producer regulation

Fiduciary and trust account responsibilities (31A-23a-409)

Place of business/records maintenance (31A-23a-102, 412)

Controlled business (31A-23a-502)

Shared commissions (31A-23a-504)

Unfair marketing practices (Reg R590-154)

Misrepresentation (31A-21-105; 31A-23a-402(1))



False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (2%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Flood Insurance Program
Terrorism Risk Insurance Act
Motor Carrier Act (MCS-90 and others)
General Insurance Concepts (10%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Property and Casualty Insurance Basics (17%)

Insurable Interest
Damages
Compensatory versus Punitive
General versus Special
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Basis
Types of Hazards
Types of Perils
Named
Special
Types of Loss
Direct
Indirect
Loss valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions

Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split
Combined Single Limit
Coinurance
Purpose
Definition
Calculation
Penalties
Total versus Partial Loss
Specific, Scheduled, and Blanket Insurance
Vacant versus Unoccupied
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Dwelling Policy Concepts (4%)
Dwelling Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad

DP-3 Special
Property Coverages
Dwelling
Other Structures
Personal Property
Fair Rental Value
Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Conditions
Dwelling Policy Endorsements
Automatic Increase in Insurance
Dwelling Under Construction
Theft Coverage
Personal Liability Supplement
Homeowners Policy Concepts (8%)
Homeowners Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Perils Insured Against
Basic
Broad
Special
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverages (HO-8)
Property Coverages
Dwelling
Other Structures
Personal Property
Loss of Use
Additional Coverages
Liability Coverages
Personal Liability
Medical Payments to Others
Homeowners Policy Exclusions
Homeowners Policy Conditions
Homeowners Policy Endorsements
Business Pursuits
Earthquake
Home Day Care

Personal Injury
Personal Property Replacement Cost
Watercraft
Identity Theft
Scheduled Personal Property/Personal Articles Floater
Personal Automobile Policy (4%)
Personal Automobile Policy
Definitions
General Provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage
Physical Damage
Commercial Automobile Policy (4%)
Commercial Automobile Policy
Definitions
Provisions and Conditions
Duties After an Accident
Endorsements
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Physical Damage
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
Commercial Property Policies (8%)
Commercial Package Policy
Purpose
Definition
Coverage parts
Commercial Policy Components
Declarations
Conditions
Insuring Agreements
Exclusions
Interline Endorsements

Commercial Property Forms
Coverage Forms for Building and Business Personal Property
Builders Risk
Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Commercial Property Endorsements
Ordinance or Law
Peak Season Limit of Insurance
Spoilage
Value Reporting Form
Earthquake
Commercial Inland Marine
Definitions
Conditions and Exclusions
Coverages (e.g. Transportation, Contractor's Floater, Equipment)
Equipment Breakdown Coverages
Farm Property
Definitions
Conditions and Exclusions
Coverages
Commercial General Liability (9%)
Commercial Policy Components
Declarations
Conditions
Interline Endorsements
Commercial General Liability coverages
Bodily Injury and Property Damage
Personal and Advertising Injury
Medical Payments
Fire Damage
Supplementary Payments
Elements of Commercial General Liability
Conditions
Definitions
Exclusions
Occurrence versus Claims-Made
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Claim Information
Commercial General Liability Exposures

Premises and Operations
Products and Completed Operations
Contractual Liability
Commercial Crime (2%)
Definitions
Insuring Agreements
Coverage Form Classifications (types of coverage forms only)
Workers' Compensation Insurance (7%)
Definitions
Coverages
Workers' Compensation Insurance
Employers Liability Insurance
Other States Insurance
Benefits
Death
Medical
Survivor
Rehabilitation
Lost Wages
Levels of Disability
Permanent Partial
Permanent Total
Temporary Partial
Temporary Total
Impairment Rating
Accident versus Occupational Disease and Illness
Federal Laws
Federal Employers Liability Act (FELA)
Jones Act
Longshore and Harbor Workers' Compensation Act
Migrant Farm Workers
Rating and Job Classification
Experience Rating
Premium Basis
Claim Reporting Procedures
Other Types of Property and Casualty Insurance (5%)
Specialty Liability Insurance
Directors and Officers
Professional/Errors and Omissions
Employment Practices
Employee Benefits
Internet Liability and Network Protection
Surety Bonds
Types
Parties to a Bond

Personal, Commercial Umbrella, and Excess Policies
Underlying Limits
Self-Insured Retention
Defense Costs
Follow Form
Purpose and General Characteristics of Businessowners Policy (BOP)
Farmowners/Ranchowners Policy
Mobile Home Policy
Purpose of Difference in Conditions
Flood and Earthquake Insurance Coverages

**UTAH ADJUSTER'S EXAMINATION FOR PROPERTY AND CASUALTY
INSURANCE
EXAMINATION SERIES 17-11**

100 questions - 150 Minutes

State Licensing and Regulation (20%)
Licensing requirements
Definitions (31A-26-102)
Qualifications (31A-26-203, 205)
Purpose (31A-26-202)
Process (31A-26-202)
Classifications of licenses (31A-26-204)
Adjusters (31A-26-102, 201, 204 (1)(c))
Non-resident adjuster (31A-26-208)
Licensing exceptions (31A-26-201 (2))
License/character requirements (31A-26-204 & 205)
Emergency adjuster license (31A-26-212)
Maintenance and duration
Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 through 9)
Continuing education requirements (31A-26-206; Reg. R590-142-1 through 10)
Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)
Assumed name (31A-26-209(2))
Records (31A-26-306 (2-4))
Change in name, address, telephone number (31A-26-306 (1) (b))
Reporting of actions (31A-26-203)
Disciplinary actions
Probation (31A-26-214)
Termination, suspension, revocation, refusal to issue or renew (31A-26-213)
Monetary forfeiture (fines) (31A-2-308)
Claim settlement laws and regulations
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Place of business/records maintenance (31A-26-102)

Federal Licensing and Regulation (2%)
Federal Regulation
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Flood Insurance Program
Terrorism Risk Insurance Act
Motor Carrier Act (MCS-90 and others)
General Insurance Concepts (10%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Property and Casualty Insurance Basics (16%)
Insurable Interest
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Results
Rate Development

Types
Components
Basis
Types of Hazards
Types of Perils
Named
Special
Types of Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles
Other Insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split

Combined Single Limit
Coinurance
Purpose
Definition
Calculation
Penalties
Total versus Partial Loss
Specific, Scheduled, and Blanket Insurance
Vacant versus Unoccupied
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Dwelling Policy Concepts (5%)
Dwelling Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad
DP-3 Special
Property Coverages
Dwelling
Other Structures
Personal Property
Fair Rental Value
Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Conditions
Dwelling Policy Endorsements
Automatic Increase in Insurance
Dwelling Under Construction
Theft Coverage

Personal Liability Supplement
Homeowners Policy Concepts (8%)
Homeowners Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Perils Insured Against
Basic
Broad
Special
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverages (HO-8)
Property Coverages
Dwelling
Other Structures
Personal Property
Loss of Use
Additional Coverages
Liability Coverages
Personal Liability
Medical Payments to Others
Homeowners Policy Exclusions
Homeowners Policy Conditions
Homeowners Policy Endorsements
Business Pursuits
Earthquake
Home Day Care
Personal Injury
Personal Property Replacement Cost
Watercraft
Identity Theft
Scheduled Personal Property/Personal Articles Floater
Commercial Property Policies (7%)
Commercial Package Policy
Purpose
Definition
Coverage Parts
Commercial Policy Components
Declarations
Conditions

Insuring Agreements
Exclusions
Interline Endorsements
Commercial Property Forms
Coverage Forms for Building and Business Personal Property
Builders Risk
Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Commercial Property Endorsements
Ordinance or Law
Peak Season Limit of Insurance
Spoilage
Value Reporting Form
Earthquake
Commercial Inland Marine
Definitions
Conditions and Exclusions
Coverages (e.g. Transportation, Contractor's Floater, Equipment)
Equipment Breakdown Coverages
Farm Property
Definitions
Conditions and Exclusions
Coverages
Personal Automobile Policy (6%)
Personal Automobile Policy
Definitions
General Provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage
Physical Damage
Commercial Automobile Policy (5%)
Commercial Automobile Policy
Definitions
Provisions and Conditions
Duties After an Accident

Endorsements
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Physical Damage
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
Commercial General Liability (6%)
Commercial Policy Components
Declarations
Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage
Personal and Advertising Injury
Medical Payments
Fire Damage
Supplementary Payments
Elements of Commercial General Liability
Conditions
Definitions
Exclusions
Occurrence versus Claims-Made
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Claim Information
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Other Types of Insurance Policies (4%)
Purpose and general characteristics of Umbrella Policy
Purpose and general characteristics of Businessowners Policy (BOP)
Farmowners/Ranchowners Policy
Mobile Home Policy
Adjustment Process (11%)
Claim Notification Process
Date of Loss
Location
Parties Involved

Type of Loss (e.g. Liability, Property)
Investigation and Evaluation of Loss/Claim Information
Determination of Applicable Coverage
Inquiry into Relevant Information
Purpose of Loss Reserves
Remedies for Disputes
Appraisal
Mediation
Arbitration
Litigation
Finalization of Claim
Denial
Settlement
Closing Claim

**UTAH ADJUSTER'S EXAMINATION FOR ACCIDENT AND HEALTH
INSURANCE
EXAMINATION SERIES 17-12**

100 questions - 120 Minutes

Insurance Regulation (10%)
Licensing requirements
Qualifications (31A-26-203, 205)
Process (31A-26-202)
Classifications of licenses (31A-26-204)
Adjusters (31A-26-102, 201, 204 (1)(c))
Nonresident adjuster (31A-26-208)
Licensing exemptions (31A-26-201(2))
Emergency adjuster license (31A-26-212)
Maintenance and duration
Renewal (31A-26-206, 213)
Continuing education (31A-26-206; Reg R590-142)
Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)
Assumed name (31A-26-209(2))
Records (31A-26-306(2-4))
Change of address or telephone number (31A-26-306(1)(b))
Reporting of actions (31A-26-203)
Disciplinary actions
Termination, suspension, revocation, refusal to issue or renew (31A-26-213)
Probation (31A-26-214)
Monetary forfeiture (fines) (31A-2-308)
Claim settlement laws and regulations (31A-26-301, 301.5, 303; Reg R590-192-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)

Producer regulation
Place of business/records maintenance (31A-26-102)
Federal regulation
Fraud and false statements (18 USC 1033-1034)
Accident and Health Insurance Basics (17%)
Definition of potential claims
Accidental injury
Sickness
Principal types of claims and benefits
Loss of income from disability
Medical expense
Dental expense
Long-term care expense
Classes of health insurance policies
Individual versus group
Private versus government
Limited versus comprehensive
Limited policies
Limited benefits and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Credit disability
Blanket insurance (teams, passengers, other)
Prescription drugs
Vision care
Common exclusions from coverage
Considerations in replacing accident and health insurance (Reg R590-126-9, 233)
Benefits, limitations and exclusions
Underwriting requirements
Accident and health insurance claims
Insured's notice
Standard claim forms
Insurer's provision of claim forms
Insured's submission of proof of loss
Insurer's investigation/verification of loss
Insurer's payment of claim
Physical examination and autopsy
Legal actions
Understanding the Language of Medical Reports (10%)
Medical terminology and abbreviations
Location terms

Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties
Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs
Injuries and diseases
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung disease
Diabetes mellitus
Glaucoma
Hypertension
Osteoarthritis
Osteomyelitis
Osteoporosis
Stroke
Tachycardia
Atherosclerosis
Coronary thrombosis
Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)
Accident and Health Insurance Policy General Provisions (13%)
Required provisions
Incontestability (31A-22-609)
Grace period (31A-22-607)

Reinstatement (31A-22-608)
Claim procedures (31A-21-312; 31A-22-614; 31A-26-301; Reg R590-192-1-14)
Optional provisions
Change of occupation (31A-22-613(1))
Misstatement of age (31A-22-613(2, 3))
Other insurance (31A-22-619)
Coordination of benefits (Reg R590-131-1-9)
Other general provisions
Right to examine (free look) (31A-22-606)
Insuring clause
Consideration clause
Entire contract; changes
Rights of spouse (31A-22-612)
Change of beneficiary
Unpaid premium
Conformity with state statutes
Illegal occupation
Renewability clause (31A-30-107; Reg R590-126-5, 233)
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)
Disability Income and Related Insurance (10%)
Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Loss of income (income replacement contracts)
Presumptive disability
Requirement to be under physician care
Individual disability income insurance
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
At-work benefits
Partial disability benefit
Residual disability benefit
Other provisions affecting income benefits

Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (nondisabling injury)
Refund provisions
Return of premium
Cash surrender value
Exclusions
Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives
Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)
Business disability insurance
Key employee (partner) disability income
Disability buy-sell policy
Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits
Workers compensation
Eligibility
Medical Plans (10%)
Medical plan concepts
Fee-for-service basis versus prepaid basis
Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants
Types of providers and plans
Major medical insurance (indemnity plans)
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Defined contribution plans (31A-30-201-208)
Health maintenance organizations (HMOs)
General characteristics

Preventive care services
Primary care physician versus referral (specialty) physician
Emergency care
Hospital services
Other basic services
Preferred provider organizations (PPOs)
General characteristics
Limited health plans (31A-8-101(6))
Open panel or closed panel
Types of parties to the provider contract
Point-of-service (POS) plans
Nature and purpose
Out-of-network provider access (open-ended HMO)
PCP referral (gatekeeper PPO)
Indemnity plan features
Cost containment in health care delivery
Cost-saving services
Preventive care
Hospital outpatient benefits
Alternatives to hospital services
Utilization management
Prospective review
Concurrent review
Utah requirements (individual and group)
Eligibility requirements
Newborn child coverage (31A-22-610)
Dependent child age limit (31A-22-610.5)
Eligibility of dependent children not based solely on residency (31A-22-718)
Policy extension for handicapped children (31A-22-611)
Benefit offers
Substance abuse coverage (31A-22-715)
HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Guaranteed issue
Creditable coverage
Renewability
Medical savings accounts (MSAs) and Health savings accounts (HSAs)
Definition
Eligibility
Contribution limits
Portability
Group Accident and Health Insurance (10%)
Characteristics of group insurance (31a-22-501)
Group contract

Certificate of coverage
Experience rating versus community rating
Types of eligible groups
Employment-related groups (31a-22-501.1)
Individual employer groups (31a-22-501.1)
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
Associations (alumni, professional, other) (31a-22-701)
Customer groups (depositors, creditor-debtor, other) (31a-22-506)
Marketing considerations
Advertising (R590-155)
Regulatory jurisdiction/place of delivery
Employer group health insurance
Insurer underwriting criteria
Characteristics of group
Plan design factors
Administrative capability
Eligibility for insurance
Annual open enrollment
Employee eligibility
Dependent eligibility (31a-22-601.1, 31a-22-610.5, 31a-22-611, 31a-22-718)
Coordination of benefits provision (Reg R590-131-1-9)
Change of insurance companies or loss of coverage
Coinsurance and deductible carryover
No-loss no-gain
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA and Utah specific rules (31A-22-722)
Conversion rights (31A-22-723)
Conversion rights for former spouse (31A-22-612)
Reinstatement of coverage for military personnel (31A-22-717)
Small employer medical plans
Definition of small employer (31A-1-301)
Basic coverage (31A-22-613.5)
Availability of coverage (31A-30-108)
Renewability of coverage (31A-30-107)
Pre-existing conditions (31A-22-605.1)
Participation requirements (31A-30-112)
Open enrollment (Reg R590-176-1-11)
Regulation of employer group insurance plans
Employee Retirement Income Security Act (ERISA)
Applicability
Fiduciary responsibilities
Reporting and disclosure
Age Discrimination in Employment Act (ADEA)

Applicability to employers and workers
Permitted reductions in insured benefits
Permitted increases in employee contributions
Requirements for medical expense coverage
Civil Rights Act/Pregnancy Discrimination Act
Applicability
Guidelines
Relationship with Medicare
Medicare secondary rules
Medicare carve-outs and supplements
Nondiscrimination rules (highly-compensated)
Types of funding and administration
Conventional fully-insured plans
Fully self-funded (self-administered) plans
Characteristics
Dental Insurance (7%)
Categories of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
Indemnity plans
Choice of providers
Scheduled versus nonscheduled plans
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
Predetermination of benefits
Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection
Insurance for Senior Citizens and Special Needs Individuals (10%)
Medicare
Nature, financing and administration
Part A – Hospital Insurance
Individual eligibility requirements
Enrollment

Coverages and cost-sharing amounts
Part B – Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Claims terminology and other key terms
Part C – Medicare Advantage
Part D – Prescription Drug Insurance
Medicare supplements
Purpose
Open enrollment (Reg R590-146-11)
Standardized Medicare supplement plans
Core benefits (Reg R590-146-8(B))
Additional benefits (Reg R590-146-8(C))
Utah regulations and required provisions
Right to return (free look) (31A-22-620(6))
Replacement (Reg R590-146-18, 22 & 23)
Pre-existing conditions (Reg R590-146-23)
Required disclosure provisions (Reg R590-146-17)
Outline of coverage (Reg R590-146-17(C))
Guide to Health Insurance for People with Medicare (Reg R590-146-17(A)(6)(a))
Permitted compensation (Reg R590-146-16)
Medicare Select (Reg R590-146-10)
Other options for individuals with Medicare
Employer group health plans
Disabled employees
Employees with kidney failure
Individuals age 65 and older
Medicaid
Eligibility
Benefits
Long-term care (LTC) policies
LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care
Adult day care
Respite care
Benefit periods
Benefit amounts

Optional benefits
Guarantee of insurability
Return of premium
Qualified LTC plans
Exclusions
Underwriting considerations
Utah regulations and required provisions
Shopper's guide (Reg R590-148-16)
Outline of coverage (31A-22-1409; Reg R590-148-15)
Right to return (free look) (31A-22-1408)
Replacement (Reg R590-148-6)
Renewal provisions (Reg R590-148-6)
Continuation or conversion (Reg R590-148-10)
Required disclosure provisions (Reg R590-148-6)
Inflation protection (Reg R590-148-13)
Pre-existing conditions (31A-22-1406; Reg R590-148-6)
Protection against unintentional lapse (Reg R590-148-11)
Prohibited provisions (31A-22-1405, 1407)
Utah Comprehensive Health Insurance Pool (31A-29-101-123)
Eligibility (31A-29-111)
Coverages and limits (31A-29-113)
Exclusions (31A-29-113)
Deductibles and coinsurance (31A-29-114)
Federal Tax Considerations for Accident and Health Insurance (3%)
Personally-owned health insurance
Disability income insurance
Medical expense insurance
Long-term care insurance
Employer group health insurance
Disability income (STD, LTD)
Benefits subject to FICA
Medical and dental expense
Long-term care insurance
Accidental death and dismemberment
Medical expense coverage for sole proprietors and partners
Business disability insurance
Key person disability income
Buy-sell policy
Medical savings accounts (MSAs) and Health savings accounts (HSAs)

**UTAH MARKETING REPRESENTATIVE'S EXAMINATION FOR TITLE
INSURANCE
EXAMINATION SERIES 17-13**

50 questions - 60 Minutes



Insurance Regulation (10%)
Licensing
Qualifications (31A-23a-107)
Purpose (31A-23a-101; R592-1)
Persons to be licensed
General requirements (31A-23a-105-108)
Title insurance producer additional requirements (31A-23a-204; R592-1)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-4; R592-7)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address, telephone number or business email address (31A-23a-412(1)(c); R590-258)
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308; R592-2)
State regulation
Commissioner's general duties and powers (31A-2-201)
Title company provisions
Solvency (31A-4-105, 105.5)
Insurance rates and escrow changes (31A-19a-201-203, 209; R592-15)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Admin. Rule R590-190-1-14; R592-6; R592-14)
Records maintenance (31A-23a-102, 412, 31A-20-110; R592-11)
Insurance fraud regulation (31A-31-103-106; R592-14)
General Insurance (5%)
Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract

Contract of adhesion
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
Title Insurance (40%)
Risks covered by title insurance
Risk of error in public records
Hidden off-record title risks
Risk of omission and commission by producer
Entities that can be insured; need for insurance
Types of entities
Individual
Corporations
Partnerships
Limited Liability Companies
Trusts (trustee of)
Title insurance needs
Residential
Commercial
Interests that can be insured
Estates
Fee simple
Leasehold
Life
Easements
Title insurance forms
Commitments
Owner's policy
Loan policy
Leasehold policies
Endorsements
Title insurance policy structure and provisions
Covered risks
Schedule A
Schedule B – Exceptions from coverage

Exclusions from coverage
Conditions
3.6 Rates and premiums
Marketing Title Insurance (45%)
Unfair marketing practices (31A-23a-402; Admin. Rule R590-154-1-18 & R592-6-1-7)
Rebating (31A-1-301(145))
False advertising (31A-23a-402(1))
Misrepresentations
Defamation of insurer
Discrimination
Unfair inducements and marketing practices in obtaining title insurance business
Unfair or deceptive practices (Admin. Rule R590-99-4)
Commissions (31A-23a-501, 504)

**UTAH SEARCHER'S EXAMINATION FOR TITLE INSURANCE
EXAMINATION SERIES 17-14**

100 questions - 120 Minutes

Insurance Regulation (10%)
Licensing
Qualifications (31A-23a-107)
Purpose (31A-23a-101)
Persons to be licensed
General requirements (31A-23a-105-108)
Title insurance producer additional requirements (31A-23a-204; R592-1)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Admin. Rule R590-142-4, R592-7)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c); R590-258)
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308; R592-2)
State regulation
Commissioner's general duties and powers (31A-2-201)
Title company provisions
Solvency (31A-4-105, 105.5)
Insurance rates and escrow changes (31A-19a-201-203, 209; R592-15)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Admin. Rule R590-190-1-14; R592-6,14)

Producer regulation
Place of business/records maintenance (31A-23a-412)
Record retention and annual reports (31A-23a-413; Admin. Rule R592-11; Admin. Rule R590-136-1-6, R592-11)
Controlled business (31A-23a-503; R592-11)
Commissions (31A-23a-501, 504)
Contract with insurer (31A-23a-405, 408)
Insurance fraud regulation (31A-31-103-106)
Utah marketing practices
Unfair marketing practices (31A-23a-402; Admin. Rule R590-154-1-18, Admin. Rule R592-6-1-7, R592-14)
Rebating (31A-1-301(145))
False advertising (31A-23a-402(1))
Misrepresentation
Defamation of insurer
Discrimination
Unfair inducements and marketing practices in obtaining title insurance business
Unfair or deceptive practices (Admin. Rule R590-99-4)
General Insurance (5%)
Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment

Fraud
Waiver and estoppel
Real Property (35%)
Concepts, principles and practices
Definition of real property
Types of real property
Title to real property
Acquisition and transfer of real property
Conveyances
Encumbrances
Adverse possession
Condemnation
Accession
Dedication
Escheats
Involuntary alienation
Abandonment
Foreclosures
Judicial sales
Trusts
Types of joint ownership
Tenants in common
Joint tenancy
Acknowledgments
Legal capacity of parties
Individuals
Corporations
General partnerships
Limited partnerships
Trustee rights and obligations
Limited Liability Company (LLC)
Legal descriptions
Types of legal descriptions
Types of measurements used
Language of legal descriptions
Structure and format
Interpretation
Title Insurance (18%)
Title insurance principles
Risks covered by title insurance
Risk of error in public records
Hidden off-record title risks
Risk of omission and commission by producer
Entities that can be insured; need for insurance
Types of entities

Individual
Corporations
Partnerships
Limited Liability Companies
Trusts (trustee of)
Title insurance needs
Residential
Commercial
Interests that can be insured
Fee simple estate
Leasehold estate
Life estate
Easement estate
Title insurance forms
Commitments
Owner's policy
Loan policy
Leasehold policies
Endorsements
Title insurance policy structure and provisions
Covered risks
Schedule A
Schedule B – Exceptions from coverage
Exclusions from coverage
Conditions
Rates and premiums
Title searching and examination techniques
Hard copy index
Computer index
Chain sheet
Title Exceptions and Procedures for Clearing Title (22%)
Principles and concepts
General exceptions
Voluntary and involuntary liens
Federal liens
Deed of trust
Deeds
Judgments
Taxes and assessments
Surveys
Condominiums
Planned unit developments
Water rights
Mineral rights
Equitable interests

Attachments
Executions
Easements
Covenants
Conditions
Restrictions
Special problem areas and concerns
Acknowledgments
Mechanic's lien
Bankruptcy
Probate
Good faith
Foreclosure
Forfeiture
Claims against the title
Lis pendens
Principles of clearing title
Releases
Assignments
Collateral assignments
Subordinations
Affidavits
Reconveyances
Real Estate Transactions (10%)
Document preparation regulations and requirements
Deeds
Trust deeds
Mortgages
Notes
Releases
Reconveyances
Acknowledgment forms
Title insurance policy preparation instructions
Contract vendee
Coverages
Endorsements
Exclusions
Liabilities
Recording
Types of records
Requirements to record (R592-14)
Acknowledgments
Presumptions

**UTAH PRODUCER'S EXAMINATION FOR TITLE ESCROW
EXAMINATION SERIES 17-16**

100 questions - 120 Minutes

Insurance Regulation (10%)
Licensing
Qualifications (31A-23a-107)
Purpose (31A-23a-101)
Persons to be licensed
General requirements (31A-23a-105-108)
Title insurance producer additional requirements (31A-23a-204; R592-1)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Admin. Rule R590-142-4, R592-7)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c); R590-258)
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308; R592-2)
State regulation
Commissioner's general duties and powers (31A-2-201)
Title and Escrow Commission Act (31A-2-401)
Definitions (31A-2-402)
Appointments and terms (31A-2-403)
Duties of commission (31A-2-404)
Title company provisions
Solvency (31A-4-105, 105.5)
Insurance rates and escrow changes (31A-19a-201-203, 209; R592-15)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Admin. Rule R590-190-1-14; R592-6,14)
Producer regulation
Place of business/records maintenance (31A-23a-412)
Record retention and annual reports (31A-23a-413; Admin. Rule R592-11; Admin. Rule R590-136-1-6, R592-11)
Controlled business (31A-23a-503; R592-11)
Commissions (31A-23a-501, 504)
Contract with insurer (31A-23a-405, 408)
Insurance fraud regulation (31A-31-103-106)
Utah marketing practices
Unfair marketing practices (31A-23a-402; Admin. Rule R590-154-1-18, Admin. Rule R592-6-1-7, R592-14)

Rebating (31A-1-301(145))
False advertising (31A-23a-402(1))
Misrepresentation
Defamation of insurer
Discrimination
Unfair inducements and marketing practices in obtaining title insurance business
Unfair or deceptive practices (Admin. Rule R590-99-4)
General Insurance (5%)
Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
Real Property (15%)
Concepts, principles and practices
Definition of real property
Types of real property
Title to real property
Acquisition and transfer of real property
Conveyances

Encumbrances
Adverse possession
Condemnation
Accession
Dedication
Escheats
Involuntary alienation
Abandonment
Foreclosures
Judicial sales
Trusts
Types of joint ownership
Tenants in common
Joint tenancy
Acknowledgments
Legal capacity of parties
Individuals
Corporations
General partnerships
Limited partnerships
Trustee rights and obligations
Limited Liability Company (LLC)
Legal descriptions
Types of legal descriptions
Types of measurements used
Language of legal descriptions
Structure and format
Interpretation
Title Insurance (15%)
Title insurance principles
Risks covered by title insurance
Risk of error in public records
Hidden off-record title risks
Risk of omission and commission by producer
Entities that can be insured; need for insurance
Types of entities
Individual
Corporations
Partnerships
Limited Liability Companies
Trusts (trustee of)
Title insurance needs
Residential
Commercial
Interests that can be insured

Fee simple estate
Leasehold estate
Life estate
Easement estate
Title insurance forms
Commitments
Owner's policy
Loan policy
Homeowner's policy
Leasehold policies
Endorsements
Title insurance policy structure and provisions
Covered risks
Schedule A
Schedule B – Exceptions from coverage
Exclusions from coverage
Conditions
Rates and premiums
Title searching and examination techniques
Hard copy index
Computer index
Chain sheet
Title Exceptions and Procedures for Clearing Title (20%)
Principles and concepts
General exceptions
Voluntary and involuntary liens
Federal liens
Deed of trust
Deeds
Judgments
Taxes and assessments
Surveys
Condominiums
Planned unit developments
Water rights
Mineral rights
Equitable interests
Attachments
Executions
Easements
Covenants
Conditions
Restrictions
Special problem areas and concerns
Acknowledgments

Mechanic's lien
Bankruptcy
Probate/order to determining heirs
Foreclosure
Forfeiture
Claims against the title
Lis pendens
Principles of clearing title
Releases
Assignments
Collateral assignments
Subordinations
Affidavits
Reconveyances
Real Estate Transactions (35%)
Escrow principles (31A-23a-406, 409; Reg R590-170-4-6)
Escrow terminology
Types of escrows
Escrow contracts
Fiduciary responsibilities of escrow producers
Good funds
Settlement/closing procedures for all types of closings
Types of documents used
FHA requirements
VA requirements
Real Estate Settlement Procedures Act (RESPA)
Good Faith Estimate
Insured closing protection
Recording and disbursement procedures
Settlement statement, lender and government entity requirements
Contract sales
All-inclusive trust deed
Lot sales
Loan closings
Exchanges (including 1031)
Short sale closings
Recording
Types of records
Constructive notice
Requirements to record (R592-14)
Acknowledgments
Presumptions

**UTAH LAWS AND REGULATIONS EXAMINATION
EXAMINATION SERIES 17-19**

50 questions - 60 Minutes

Insurance Regulation (60%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))

Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements (18 USC 1033, 1034)
General Insurance (40%)
Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Reciprocals
Lloyd's associations
Risk retention groups
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied

Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

**UTAH PERSONAL LINES EXAMINATION
EXAMINATION SERIES 17-20**

80 questions - 120 Minutes

State Licensing and Regulation (25%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)

Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (2%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Flood Insurance Program
General Insurance Concepts (11%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)

Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Property and Casualty Insurance Basics (25%)
Insurable Interest
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Rate Development
Types
Components
Types of Hazards
Types of Perils
Named
Special
Types of Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value

Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split
Combined Single Limit
Coinsurance
Purpose
Definition
Calculation
Penalties
Total versus Partial Loss
Specific, Scheduled, and Blanket Insurance
Vacant versus Unoccupied
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization

Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Dwelling Policy Concepts (8%)
Dwelling Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad
DP-3 Special
Property Coverages
Dwelling
Other Structures
Personal Property
Fair Rental Value
Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Conditions
Dwelling Policy Endorsements
Automatic Increase in Insurance
Dwelling Under Construction
Theft Coverage
Personal Liability Supplement
Homeowners Policy Concepts (13%)
Homeowners Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Perils Insured Against
Basic
Broad
Special
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)

Modified Coverages (HO-8)
Property Coverages
Dwelling
Other Structures
Personal Property
Loss of Use
Additional Coverages
Liability Coverages
Personal Liability
Medical Payments to Others
Homeowners Policy Exclusions
Homeowners Policy Conditions
Homeowners Policy Endorsements
Business Pursuits
Earthquake
Home Day Care
Personal Injury
Personal Property Replacement Cost
Watercraft
Identity Theft
Scheduled Personal Property/Personal Articles Floater
Personal Automobile Policy (11%)
Personal Automobile Policy
Definitions
General Provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplemental Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage
Physical Damage
Other Types of Property Insurance (5%)
Personal Umbrella and Excess Policies
Mobile Home Policy
Purpose of Difference in Conditions
Flood and Earthquake Insurance Coverages

**UTAH PRODUCER'S EXAMINATION FOR SURPLUS LINES INSURANCE
EXAMINATION SERIES 17-21**

60 questions - 60 Minutes

Surplus lines stamping fee (31A-15-103(11); Reg R590-157-4)

Functions (Reg R590-171-1-10)

**UTAH PRODUCER'S EXAMINATION FOR PROPERTY INSURANCE
EXAMINATION SERIES 17-22**

80 questions - 120 Minutes

Surplus Lines Markets and Practices (100%)

United States nonadmitted market

Insurance exchanges

Foreign nonadmitted market

Alien insurers

London market

Lloyd's of London

Other London companies

Other alien markets

United States trust funds

Alternative markets

Captive insurers (31A-3-304; 31A-37-101-604)

Risk retention groups (31A-15-201-205, 211-213)

Purchasing groups (31A-15-207-212)

Independently procured insurance (31A-15-104)

Non-Admitted surplus lines insurers (31A-15-103)

Requirements

List of admitted surplus lines insurers

Withdrawal of admitted status

Service of process (31A-2-309)

Surplus lines coverages

Characteristics and uses

Types of coverages available (Reg R590-171-5)

Requirements for placement of surplus lines insurance

Export list (Reg R590-171-5)

Good faith effort (Reg R590-171-6)

Conditions for marketing (Reg R590-171-7)

Notice to insured (31A-15-103(8), (9))

Assisting unauthorized insurers

Unauthorized insurers (31A-15-103)

Records of surplus lines broker

Content of records (31A-15-103(7), 109)

Maintenance

Reporting (Reg R590-157-6; R590-171-8)

Monthly statement (Reg R590-157-6)

Penalties - violation of chapter (31A-15-105)

Surplus lines tax (31A-3-301-303; Reg R590-157-1-8)

Amount

Collection

Remittance

Surplus lines advisory organization (31A-15-111, Reg R590-171-4)

State Licensing and Regulation (25%)

Licensing

Qualifications (31A-23a-107, 108)

Purpose (31A-23a-101)

Process (31A-23a-103-105, 107, 302)

Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)

Producers

Consultants

Adjusters

Nonresidents (31A-23a-109)

Maintenance and duration

Renewal (31A-23a-105)

Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)

Reinstatement (31A-23a-111(2), 113)

Assumed name (31A-23a-110(2))

Change of address or telephone number (31A-23a-412(1)(c))

Reporting of actions (31A-23a-105(2)(b))

Disciplinary actions

License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)

Probation (31A-23a-112)

Monetary forfeiture (fines) (31A-2-308)

State regulation

Commissioner's general duties and powers (31A-2-201)

Company regulation

Solvency (31A-4-105, 105.5)

Rates (31A-19a-201-203)

Policy forms (31A-21-201-203)

Producer appointment (31A-23a-115; Reg R590-244-1-14)

Termination of appointment (Reg R590-244-1-14)

Unfair claim settlement practices (31A-26-303; Reg R590-190-192)

Producer regulation

Fiduciary and trust account responsibilities (31A-23a-409)

Place of business/records maintenance (31A-23a-102, 412)

Controlled business (31A-23a-502)

Shared commissions (31A-23a-504)

Unfair marketing practices (Reg R590-154)



Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (2%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Flood Insurance Program
Terrorism Risk Insurance Act
General Insurance Concepts (10%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Property Insurance Basics (20%)

Insurable Interest
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Basis
Types of Hazards
Types of Perils
Named
Special
Types of Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Coinurance
Purpose
Definition
Calculation
Penalties

Total versus Partial Loss
Specific, Scheduled, and Blanket Insurance
Vacant versus Unoccupied
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Dwelling Policy Concepts (8%)
Dwelling Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad
DP-3 Special
Property Coverages
Dwelling
Other Structures
Personal Property
Fair Rental Value
Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Conditions
Dwelling Policy Endorsements
Automatic Increase in Insurance
Dwelling Under Construction
Theft Coverage
Personal Liability Supplement
Homeowners Policy Concepts (15%)
Homeowners Policy
Characteristics
Eligibility
Purpose

Policy Definitions
Perils Insured Against
Basic
Broad
Special
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverages (HO-8)
Property Coverages
Dwelling
Other Structures
Personal Property
Loss of Use
Additional Coverages
Liability Coverages
Personal Liability
Medical Payments to Others
Homeowners Policy Exclusions
Homeowners Policy Conditions
Homeowners Policy Endorsements
Business Pursuits
Earthquake
Home Day Care
Personal Injury
Personal Property Replacement Cost
Watercraft
Identity Theft
Scheduled Personal Property / Personal Articles Floater
Commercial Property Policies (14%)
Commercial Package Policy
Purpose
Definition
Coverage Parts
Commercial Policy Components
Declarations
Conditions
Insuring Agreements
Exclusions
Interline Endorsements
Commercial Property Forms
Coverage Forms for Building and Business Personal Property
Builders Risk

Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Commercial Property Endorsements
Ordinance or Law
Peak Season Limit of Insurance
Spoilage
Value Reporting Form
Earthquake
Commercial Inland Marine
Definitions
Conditions and Exclusions
Coverages (e.g. Transportation, Contractor's Floater, Equipment)
Equipment Breakdown Coverages
Farm Property
Definitions
Conditions and Exclusions
Coverages
Other Types of Property Insurance (6%)
Purpose and General Characteristics of Businessowners Policy (BOP)
Farmowners / Ranchowners Policy
Mobile Home Policy
Purpose of Difference in Conditions
Flood and Earthquake Insurance Coverages

**UTAH PRODUCER'S EXAMINATION FOR CASUALTY INSURANCE
EXAMINATION SERIES 17-23**

80 questions - 120 Minutes

State Licensing and Regulation (25%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)

Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (2%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
Motor Carrier Act (MCS-90 and others)
General Insurance Concepts (10%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock

Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Casualty Insurance Basics (16%)
Damages
Compensatory versus Punitive
General versus Special
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Basis
Types of Hazards
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement

Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles/Self-Insured Retention
Other Insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split
Combined Single Limit
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Personal Automobile Policy (8%)
Personal Automobile Policy
Definitions
General provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Expenses for Medical Services

Uninsured/Underinsured Motorist Coverage
Physical Damage
Commercial Automobile Policy (8%)
Commercial Automobile Policy
Definitions
Provisions and Conditions
Duties After an Accident
Endorsements
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Physical Damage
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
Commercial General Liability (14%)
Commercial Policy Components
Declarations
Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage
Personal and Advertising Injury
Medical Payments
Fire Damage
Supplementary Payments
Elements of Commercial General Liability
Conditions
Definitions
Exclusions
Occurrence versus Claims-Made
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Claim Information
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Commercial Crime (3%)
Definitions
Insuring Agreements
Coverage form Classifications (types of coverage forms only)

Workers' Compensation Insurance (10%)
Definitions
Coverages
Workers' Compensation Insurance
Employers Liability Insurance
Other States Insurance
Benefits
Death
Medical
Survivor
Rehabilitation
Lost Wages
Levels of Disability
Permanent Partial
Permanent Total
Temporary Partial
Temporary Total
Impairment Rating
Accident versus Occupational Disease and Illness
Federal Laws
Federal Employers Liability Act (FELA)
Jones Act
Longshore and Harbor Workers' Compensation Act
Migrant Farm Workers
Rating and Job Classification
Experience Rating
Premium Basis
Claim Reporting Procedures
Other Types of Casualty Insurance (4%)
Specialty Liability Insurance
Directors and Officers
Professional/Errors and Omissions
Employment Practices
Employee Benefits
Internet Liability and Network Protection
Surety Bonds
Types
Parties to a Bond
Personal, Commercial Umbrella, and Excess Policies
Underlying Limits
Self-Insured Retention
Defense Costs
Follow Form

**UTAH CONSULTANT'S EXAMINATION FOR LIFE INSURANCE
EXAMINATION SERIES 17-24**

80 questions - 120 Minutes

State Licensing and Regulation (25%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))

Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (3%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Do Not Call List
General Insurance Concepts (6%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Life Insurance Basics (11%)
Insurable Interest
Personal Uses of Life Insurance
Survivor Protection
Estate Creation
Liquidity
Estate Conservation
Determining Amount of Personal Life Insurance

Human Life Value Approach
Needs Approach
Business Uses of Life Insurance
Buy-Sell Funding
Key Person
Executive Bonuses
Factors in Premium Determination
Mortality
Interest
Expense
Premium Frequency
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Company Underwriting
Sources of Information
Classifications of Risk (Preferred, Standard, Substandard, Declined)
Types of Life Insurance Policies (18%)
Term Life Insurance
Level
Decreasing
Increasing Term
Whole (Permanent, Ordinary) Life Insurance
Single Premium
Continuous Premium
Limited Payment
Adjustable Life
Universal Life
Variable Life
Variable Universal
Index Whole Life
Specialized Policies
Joint Life
Survivorship Life
Juvenile
Return of Premium Term Insurance
Group Life Insurance
Eligible Groups
Characteristics of Group Life Insurance
Credit Life

Individual
Group
Life Insurance Policy Provisions, Options, and Riders (19%)
Standard Life Insurance Provisions
Ownership
Assignment
Right to Examine (Free Look)
Payment of Premiums
Grace Period
Misstatement of Age/Sex
Incontestability
Reinstatement
Entire Contract
Beneficiary Designation Options
Individuals
Classes
Estates
Minors
Trusts
Types of Beneficiaries
Revocable versus Irrevocable
Primary and Contingent
Beneficiary-Related Clauses
Common Disaster
Spendthrift
Settlement Options
Cash Payment (Lump Sum)
Interest Only
Life Income
Fixed-Period
Fixed-Amount Installments
Nonforfeiture Options
Cash Surrender Value
Extended Term
Reduced Paid-Up Insurance
Policy Loan and Withdrawal Options
Loans
Automatic Premium Loans
Withdrawals Partial Surrenders
Dividend Options
Paid-Up Additions
Cash Payment (Lump Sum)
One Year Term
Reduction of Premium
Accumulation at Interest

Disability Riders
Waiver of Premium
Disability Income Benefit
Payor Benefit Life
Riders Covering Additional Insureds
Spouse
Children
Family
Riders Affecting Death Benefit Amount
Accidental Death
Guaranteed Insurability
Cost of Living
Return of Premium
Accelerated (Living) Benefit Provision Rider
Long-Term Care Rider
Policy Exclusions
Annuities (12%)
Annuity Principles and Concepts
Accumulation Period versus Annuity Period
Owner, Annuitant, and Beneficiary
Immediate versus Deferred Annuities
Annuity (Benefit) Payment Options
Life Contingency Options
Annuities Certain
Pure Life versus Life with Guaranteed Minimum
Single Life versus Multiple Life
Annuity Products
Fixed Annuities
Equity Indexed Annuities
Variable Annuities
Uses of Annuities
Lump-Sum Settlements
Retirement Income
Education
Long-Term Care Rider
Federal Tax Considerations for Life and Health Insurance (6%)
Requirements of Life Insurance Qualified Plans
Federal Tax Considerations for Qualified Plans
Withdrawals
Rollovers versus Transfers
Qualified Plan Types, Characteristics, and Purchasers
Individual Retirement Accounts (IRAs; Traditional versus Roth)
401k
403b
SEP

SIMPLE
Taxation of Personal Life Insurance
Premiums
Dividends
Settlements
Modified Endowment Contracts (MECs)

**UTAH CONSULTANT'S EXAMINATION FOR ACCIDENT AND HEALTH
INSURANCE
EXAMINATION SERIES 17-25**

80 questions - 120 Minutes

State Licensing and Regulation (20%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)

Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (3%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Do Not Call List
Affordable Care Act
General Insurance Concepts (6%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud

Warranties, Representations, Misrepresentations, and Concealment
Accident and Health Insurance Basics (7%)
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Definitions of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Prescriptions
Limited Health Insurance Policies
Accidental Death and Dismemberment
Hospital Indemnity
Critical Illness/Dread Disease
Vision Care
Hearing
Dental
Credit Disability
Classification of Risks
Preferred
Standard
Substandard
Individual Accident and Health Insurance Policy Provisions (14%)
Uniform Required Provisions
Time Limit on Certain Defenses
Grace Period
Reinstatement
Claim Forms
Proof of Loss
Time of Payment of Claims
Physical Examinations and Autopsy
Legal Actions
Entire Contract
Payment of Claims
Change of Beneficiary
Notice of Claim
Uniform Optional Provisions

Change of Occupation
Misstatement of Age/Sex
Illegal Occupation
Intoxicants, Narcotics, or Other Controlled Substances
Other General Provisions
Right to Examine/Free Look
Insuring Clause
Consideration Clause
Renewability Clause
Coinsurance
Probationary Period
Elimination Period
Exclusions
Disability Income and Related Insurance (11%)
Benefits Determination for Disability
Pure Loss of Income
Indemnity
Qualifications of Disability
Total (Own Occupation, Any Occupation)
Partial
Permanent
Presumptive
Recurrent
Residual
Inability to Perform Duties
Occupational versus Non-Occupational
Individual Disability Income Insurance
Basic Total Disability Plan
Cost of Living Rider
Future Increase Option Rider
Change of Occupation
Other Cash Benefits
Refund Provisions
Exclusions
Waiver of Premium
Probationary Period
Elimination Period
Benefit Limits
Unique Aspects of Individual Disability Underwriting
Occupational Considerations
Benefit Limits
Policy Issuance Alternatives
Group Disability Income Insurance
Short-Term Disability
Long-Term Disability

Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)
At-Work Benefits
Business Disability Insurance
Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense
Social Security Disability
Qualification for Disability Benefits
Definition of Disability
Waiting Period
Medical Plans (10%)
Medical Plan Concepts
Fee-for-Service
Prepaid
Specified Coverage
Comprehensive Coverage
Dependent Coverage
Provisions and Clauses
Deductibles
Stop-Loss Provision
Impairment Rider
Types of Medical Plans
Basic Plans
Major Medical Insurance
Health Maintenance Organizations (HMOs)
Preferred Provider Organizations (PPOs)
Point-of-Service (POS) Plans
Cost Containment in Health Care Delivery
Managed Care
Preventive Care
Outpatient Benefits
Utilization Management
Preauthorization
Gatekeeper
Health Insurance Portability and Accountability Act (HIPAA)
Eligibility Requirements
Terms
Privacy
Portability
Group Health Insurance (7%)
Characteristics of Group Health Insurance
Group Contract
Certificate of Coverage
Eligible Groups
Contributory versus Non-Contributory

Employer Group Health Insurance
Underwriting Criteria
Eligibility for Insurance
Conversion of Coverage
Open Enrollment
Probation Period
Coordination of Benefits
COBRA
Eligibility
Duration of Coverage
Premium
Health Insurance for Senior Citizens and Special Needs Individuals (13%)
Medicare
Administration
Eligibility
Part A
Part B
Part C
Part D
Medicare Select
Medicare Supplement Insurance
Open Enrollment
Types of Plans
Standardized Plan Benefits
Other options for individuals with Medicare
Employer Group Health Plans
Medicaid
Long-Term Care Policies
Eligibility for Benefits
Benefit Periods and Amounts
Exclusions
Guaranteed Insurability Rider
Cost of Living Rider
Levels of Long-Term Care
Skilled
Intermediate
Custodial
Types of Long-Term Care
Home Health
Adult Daycare
Respite Care
Federal Tax Considerations for Life and Health Insurance (4%)
Health Insurance Premiums and Benefits
Individual
Group

Disability Income
Business Disability Insurance
Medical Expense
Long-Term Care
Consumer-Driven Health Plans
Health Savings Accounts (HSAs)
Health Reimbursement Accounts (HRAs)
Flexible Spending Accounts (FSAs)

**UTAH ADJUSTER'S EXAMINATION FOR CROP INSURANCE
EXAMINATION SERIES 17-26**

60 questions - 60 Minutes

Insurance Regulation (20%)
Licensing requirements
Definitions (31A-26-102)
Qualifications (31A-26-203, 205)
Purpose (31A-26-202)
Process (31A-26-202)
Classifications of licenses (31A-26-204)
Adjusters (31A-26-102, 201, 204 (1)(c))
Non-resident adjuster (31A-26-208)
Licensing exceptions (31A-26-201 (2))
License/character requirements (31A-26-204 & 205)
Emergency adjuster license (31A-26-212)
Maintenance and duration
Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 through 9)
Continuing education requirements (31A-26-206; Reg. R590-142-1 through 10)
Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)
Assumed name (31A-26-209(2))
Records (31A-26-306 (2-4))
Change in name, address, telephone number (31A-26-306 (1) (b))
Reporting of actions (31A-26-203)
Disciplinary actions
Probation (31A-26-214)
Termination, suspension, revocation, refusal to issue or renew (31A-26-213)
Monetary forfeiture (fines) (31A-2-308)
Claim settlement laws and regulations
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Place of business/records maintenance (31A-26-102)
Crop Insurance (30%)
Eligibility
Insureds

Insurable crops
Application
Binder
Declarations section
Required signatures
Required information
Term of coverage
Effective date
Inception of coverage
Expiration
Cancellation
Perils insured against
Exclusions
Limits of coverage
Insurable value
Percentage plan
Deductibles
Reduction of insurance
Other provisions
Replanting clause
Acreage variation
Transit coverage
Fire department service charge
Pro rata liability clause
Fire and lightning coverage
Assignment
Subrogation
Claim settlement practices
Notice of loss
Insured's duties after loss
Appraisal/arbitration
Mandatory endorsements
NCIS – 444 Tomatoes, Truck and Vine Crops
NCIS – 578 Tree Fruits
Federal Multi-peril Crop Insurance Programs (30%)
Basic catastrophic crop insurance (CAT)
Eligibility
Insureds
Insurable crops
Actuarial document books
Yield guarantee
Actual production history (APH)
Assigned yield
Transitional yield
Coverage level

Market price percentage
Covered causes of loss
Application
Basic unit
Administrative fee
Production records
Acreage reporting
Late planting agreement option
Disqualification of producer
Life of policy
Continuous
Cancellation
Termination
Multiple peril policy options
Levels of coverage
Price election
Optional units
High-risk land exclusion
Hail/fire exclusion
Replant payments
Late planting coverage
Prevented planting coverage
Transfer of coverage
Assignment of indemnity
Subrogation
Other provisions
Individual crop
Small grain
Coarse grain
Priorities of conflicts between provisions
Duties after loss
Insured
Insurer
Additional programs
Group Risk Plan (GRP)
County expected yield
County average yield
Eligible crops
Loss Adjusting Procedures (20%)
Settling the claim
Other insurance
Subrogation
Field inspections and counts
Closing the claim
Deferments

Unsettled claims (snags)

**UTAH ADJUSTER'S EXAMINATION FOR WORKERS' COMPENSATION
INSURANCE
EXAMINATION SERIES 17-27**

60 questions - 60 Minutes

Insurance Regulation (8%)
Licensing requirements
Definitions (31A-26-102)
Qualifications (31A-26-203, 205)
Purpose (31A-26-202)
Process (31A-26-202)
Classifications of licenses (31A-26-204)
Adjusters (31A-26-102, 201, 204 (1)(c))
Non-resident adjuster (31A-26-208)
License/character requirements (31A-26-204 & 205)
Licensing exceptions (31A-26-201 (2))
Emergency adjuster license (31A-26-212)
Maintenance and duration
Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 through 9)
Change in name, address, telephone number (31A-26-306 (1)(b))
Records (31A-26-306 (2-4))
Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)
Assumed name (31A-26-209(2))
Continuing education requirements (31A-26-206; Reg. R590-142-1 through 10)
Reporting of actions (31A-26-203)
Disciplinary actions
Probation (31A-26-214)
Termination, suspension, revocation, refusal to issue or renew (31A-26-213)
Monetary forfeiture (fines) (31A-2-308)
Claim settlement laws and regulations
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Place of business/records maintenance (31A-26-102)
Workers' Compensation Insurance (44%)
Workers' compensation laws
Types of laws
Compulsory versus elective
Utah's Workers' Compensation Law (UT Labor Code 34A-2-201.5; 34A-2-102, Chp. 2, 3, 8a; 31A-33-101-105, 111-118; 31A-19a-401-408; 31A-22-1001-1010,1012,1013; 78B-4-603; R602-6-3; Bulletin 92-7 (Amended))
Exclusive remedy
Employment covered (required, voluntary)
Covered injuries

Occupational disease
Benefits provided
Subrogation
Bars to recovery
Average weekly wage
Notice of injury and claim
Medical examination
Managed care
Compensation agreements and disputed claims
Employers Reinsurance Fund
Federal workers' compensation laws
Federal Employers Liability Act (FELA) (45 USC 51-60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)
Workers' compensation and employers liability insurance policy
General section
Part One – Workers' compensation insurance
Part Two – Employers liability insurance
Part Three – Other states insurance
Part Four – Your duties if injury occurs
Part Five – Premium
Part Six – Conditions
Selected endorsements
Voluntary compensation
Foreign coverage endorsement
Other states
Anniversary date
Sole proprietor, partners, officers and others coverage
Workers' Compensation Claim Principles (38%)
Role of the adjuster
Duties and responsibilities
Relationship to the legal profession
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract

Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Negligence
Elements of a negligent act
Defenses against negligence
Absolute liability
Strict liability
Vicarious liability
Controlling medical costs
Managed care
Utilization review
Inpatient services
Outpatient services
Hospital bill auditing
Designated provider
Investigation and evaluation
Compensability
Employee/non-employee
Arising out of employment
Arising in the course of employment
Documentation
First report of injury
Claimant statement
Insured's records
Witness statements
Current activity reports
Medical determination
Medical authorization
Diagnosis
Prognosis
Independent Medical Examinations (IMEs)
Extra Territorial Coverage
Claim reserves
Components
Indemnity
Medical
Expense
Factors affecting reserves
Reserving techniques
Individual case method
Formula method
Round-table technique

Claims management
Analysis
On-site inspections
Selecting an evaluating physician
Physician evaluation
Disposition
Litigation management
Settlement negotiation
Understanding the Language of Medical Reports (10%)
Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties
Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs
Common occupational injuries and disease
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung diseases
Hearing
Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)



UTAH INSURANCE DEPARTMENT EXAMINATION REGISTRATION FORM

Be prepared with the following information before you begin the registration process. Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. Registration forms that are incomplete or not accompanied by the proper fee will be returned unprocessed. Examination fees are **not** refundable or transferable.

Last Name		Full First Name		Full Middle Name	
Social Security Number (FOR IDENTIFICATION PURPOSES ONLY) _____-_____-_____			Date of Birth (MO/DATE/YEAR) _____/_____/_____		
Mailing Address					
City		State		Zip Code	
Cell Phone Number (including area code) (_____)_____-_____			Other Phone Number (including area code) (_____)_____-_____		
Email Address					

The following sections 1-6 are optional. You will not be penalized for declining. However, we encourage your participation.

1. Gender

- ☐ Female
- ☐ Male
- ☐ Unspecified

2. Race

- ☐ American Indian and Alaska Native
- ☐ Asian
- ☐ Black or African American
- ☐ Native Hawaiian and Other Pacific Islander
- ☐ White
- ☐ Two or more races
- ☐ Unspecified
- ☐ I decline to participate

3. Education Level

- ☐ High School or GED
- ☐ Some College
- ☐ 2-Year College Degree(Associates)
- ☐ 4-Year College Degree(BA,BS)
- ☐ Master's Degree
- ☐ Doctoral Degree
- ☐ Unspecified
- ☐ I decline to participate

4. Age Group

- ☐ Under 18
- ☐ 18-24
- ☐ 25-29
- ☐ 30-34
- ☐ 35-39
- ☐ 40-44
- ☐ 45-49
- ☐ 50-54
- ☐ 55-59
- ☐ 60-64
- ☐ 65 and over
- ☐ Unspecified
- ☐ I decline to participate

5. Ethnicity

- ☐ White
- ☐ Black
- ☐ Hispanic
- ☐ Asian/Pacific
- ☐ Indian/Als
- ☐ Unspecified
- ☐ I decline to participate

6. Native Language

- ☐ Arabic
- ☐ Chinese
- ☐ English
- ☐ French
- ☐ German
- ☐ Italian
- ☐ Korean
- ☐ Polish
- ☐ Russian
- ☐ Spanish
- ☐ Tagalog
- ☐ Vietnamese
- ☐ I decline to participate

CONTINUE ON THE NEXT PAGE

Examination (Select One)

	Producer License	Exam Series	Examination Fee
<input type="checkbox"/>	Life	17-01	\$59.00
<input type="checkbox"/>	Accident/Health	17-02	\$59.00
<input type="checkbox"/>	Life and Accident/Health	17-03	\$74.00
<input type="checkbox"/>	Property and Casualty	17-04	\$74.00
<input type="checkbox"/>	Title Marketing Representative	17-13	\$59.00
<input type="checkbox"/>	Title Search	17-14	\$59.00
<input type="checkbox"/>	Title Escrow	17-16	\$59.00
<input type="checkbox"/>	Personal Lines	17-20	\$59.00
<input type="checkbox"/>	Surplus Lines	17-21	\$59.00
<input type="checkbox"/>	Property	17-22	\$59.00
<input type="checkbox"/>	Casualty	17-23	\$59.00

	Consultant License	Exam Series	Examination Fee
<input type="checkbox"/>	Life and Accident/Health	17-09	\$74.00
<input type="checkbox"/>	Property and Casualty	17-10	\$74.00
<input type="checkbox"/>	Life	17-24	\$59.00
<input type="checkbox"/>	Accident/Health	17-25	\$59.00

	Adjuster	Exam Series	Examination Fee
<input type="checkbox"/>	Property/Casualty	17-11	\$59.00
<input type="checkbox"/>	Accident/Health	17-12	\$59.00
<input type="checkbox"/>	Crop	17-26	\$59.00
<input type="checkbox"/>	Worker's Compensation	17-27	\$59.00

<input type="checkbox"/>	Utah Laws and Regulations	17-19	\$59.00
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(Check one) ☐ First Time ☐ Retake

Total Fees Included: _____

You may pay by credit card, company check, cashier's check or money order. Make check or money order payable to PSI and note your name on it.

If paying by credit card, check one: ☐ VISA ☐ MasterCard ☐ American Express ☐ Discover

Card No: _____ Exp. Date: _____

Card Verification No: _____ *The card verification number may be located on the back of the card (the last three digits on the signature strip) or on the front of the card (the four digits to the right and above the card account number).*

Billing Street Address: _____ Billing Zip Code: _____

Cardholder Name (Print): _____ Signature: _____

I am faxing the Special Arrangement Request (at the end of this bulletin) and required documentation. ☐ Yes ☐ No

Complete and forward this registration form with the applicable examination fee to:

PSI Services LLC * ATTN: Examination Registration UT INS
3210 E Tropicana * Las Vegas, NV * 89121
Fax (702) 932-2666 * (800) 733-9267 * TTY (800) 735-2929 ** www.psiexams.com



SPECIAL ARRANGEMENT REQUEST FORM

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Candidates with disabilities or those who would otherwise have difficulty taking the examination may request special examination arrangements.

Candidates who wish to request special arrangements because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666 or Email to PSI at examschedule@psionline.com.

Requirements for special arrangement requests

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date: _____ Social Security or ID#: _____

Legal Name: _____
Last Name First Name

Address: _____
Street Citv. State. Zip Code

Telephone: (_____) _____ - _____ (_____) _____ - _____
Home Work

Email Address: _____

Check any special arrangements you require (requests must concur with documentation submitted):

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| <input type="checkbox"/> Reader (as accommodation for visual impairment or learning disability) | <input type="checkbox"/> Extended time
(Additional time requested: _____) |
| <input type="checkbox"/> Large-print written examination | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Out-of-State Testing Request (does not require documentation): _____
Site Requested: _____ | |
| <input type="checkbox"/> English as a second language: Time and one-half will be approved if you include a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language. | |

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- After 4 business days, please call (702) 939-6750 and leave a voice message.
- PSI Special Accommodations will call you back to schedule the examination within 48 hours.

DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI SPECIAL ACCOMMODATIONS.

PSI Services LLC
3210 E Tropicana
Las Vegas, NV 89121